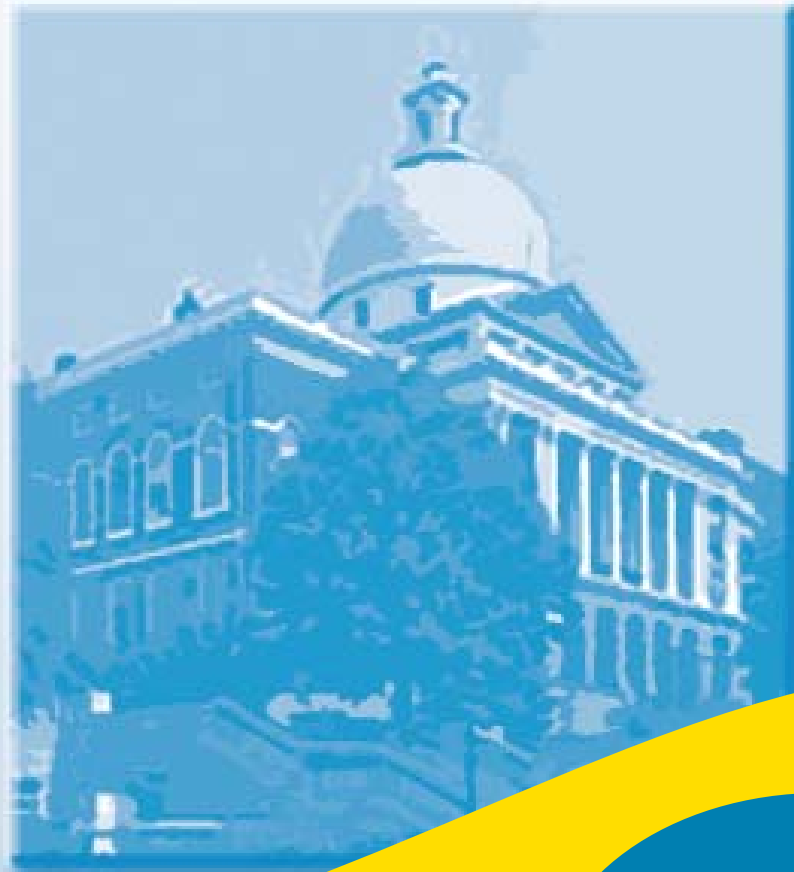


# **Commonwealth INDEMNITY PLAN**

**For Retired Municipal Teachers  
& Elderly Governmental Retirees**

**Member Handbook for Medicare-Eligible  
and Non-Medicare-Eligible Retirees**



**SERIES 3**  
**EFFECTIVE**  
**JULY 1, 2003**



**Commonwealth  
Indemnity Plan**  
Administered by UNICARE

  
**UNICARE®**

# Table of Contents

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## Part 1: Medical Plan

### Section A: For Non-Medicare Eligible Retired and Municipal Teachers and Elderly Governmental Retirees Only

<b>Welcome to the Commonwealth Indemnity Plan</b> .....	2
How This Handbook Is Organized .....	2
About Your Medical Plan .....	4
Online Access to Medical and Plan Information on the Plan's Web Site .....	4
How to Receive the Highest Level of Benefits from Your Medical Plan .....	5
<b>Important Plan Information</b> .....	6
Commonwealth Service Center .....	6
Your Identification Card .....	6
Interpreting and Translating Services .....	7
Member Confidentiality Statement .....	7
Important Contact Information .....	7
<b>Your Costs</b> .....	8
Deductibles .....	8
Copayments .....	9
Coinsurance .....	9
Out-of-pocket Maximum .....	10
Reasonable and Customary Charge .....	10
Reasonable and Customary Allowed Amount .....	10
Provider Reimbursement .....	10
Charges Over the Reasonable and Customary Allowed Amount .....	10
<b>Your Claims</b> .....	12
How to Submit a Claim .....	12
Checking Your Claims for Billing Accuracy .....	12
Claims Review Process .....	13
Restrictions on Legal Action .....	13
Right of Reimbursement .....	13
Claims Inquiry .....	13
Appeal Rights .....	14
Request and Release of Medical Information .....	15
<b>Managed Care Program</b> .....	16
Managed Care Notification Requirements .....	17
Utilization Management Program .....	20
Appeals Process .....	22
Medical Case Management .....	22
Other Health Management Resources .....	23
<b>Benefit Highlights</b> .....	25

---

## Part 1: Medical Plan (cont'd)

### Section B: For Medicare Eligible Retired and Municipal Teachers and Elderly Governmental Retirees Only

<b>Welcome to the Commonwealth Indemnity Plan</b> .....	37
How This Handbook Is Organized .....	37
About Your Medical Plan .....	38
Online Access to Medical and Plan Information on the Plan's Web Site .....	39
How to Receive the Highest Level of Benefits from Your Medical Plan .....	39
<b>Important Plan Information</b> .....	41
Commonwealth Service Center .....	41
Your Identification Card .....	41
Interpreting and Translating Services .....	42
Member Confidentiality Statement .....	42
Important Contact Information .....	42
<b>Your Costs</b> .....	43
Deductibles .....	43
Copayments .....	44
Coinsurance .....	44
Out-of-pocket Maximum .....	44
Allowed Amount .....	45
Reasonable and Customary Charge .....	45
Allowed Charge .....	45
Provider Reimbursement .....	45
<b>Your Claims</b> .....	46
How to Submit a Claim .....	46
Checking Your Claims for Billing Accuracy .....	46
Claims Review Process .....	46
Restrictions on Legal Action .....	47
Right of Reimbursement .....	47
Claims Inquiry .....	47
Appeal Rights .....	47
Request and Release of Medical Information .....	48
<b>Managed Care Program</b> .....	49
Managed Care Notification Requirements .....	50
Utilization Management Program .....	51
Appeals Process .....	52
Medical Case Management .....	53
Other Health Management Resources .....	54
<b>Benefit Highlights</b> .....	55

---

---

## Part 1: Medical Plan (cont'd)

### Section C: For Both Non-Medicare Eligible & Medicare Eligible Retired and Municipal Teachers and Elderly Governmental Retirees Only

<b>Description of Covered Services</b> .....	65
Inpatient Services .....	66
Emergency Treatment for an Accident or Sudden/Serious Illness .....	67
Surgical Services .....	67
Medical Services .....	67
Transplant Services .....	73
Hospice Care Services .....	74
Hospital-Based Personal Emergency Response Systems (PERS) .....	74
Durable Medical Equipment (DME) .....	75
Description of Clinical Trials .....	75
<b>Exclusions</b> .....	77
<b>Limitations</b> .....	80
<b>Plan Definitions</b> .....	82
<b>General Provisions</b> .....	89

## Part 2: Prescription Drug Plan

Express Scripts .....	99
-----------------------	----

## Part 3: Mental Health, Substance Abuse and Enrollee Assistance Programs

United Behavioral Health .....	105
--------------------------------	-----

### Appendices:

Appendix A: Member Confidentiality Statement	
Appendix B: What You Should Know When You Use Non-Massachusetts Providers (for non-Medicare eligible retirees only)	
Appendix C: Bill Checker Form (for non-Medicare eligible retirees only)	
Appendix D: Claims Form	
Appendix E: Interpreting and Translating Services	

<b>Index</b> .....	135
--------------------	-----

### Important Telephone Numbers (toll free)

#### Commonwealth Indemnity Plan

1-800-442-9300

TDD: 1-800-322-9161

#### Express Scripts

1-877-828-9744

TDD: 1-800-842-5754

#### United Behavioral Health

1-888-610-9039

TDD: 1-800-842-9489

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# **Non-Medicare Eligible**

## **Retired Municipal Teachers and Elderly Governmental Retirees**

This is the Certificate of Insurance for Elderly Governmental Retirees and Retired Municipal Teachers who are not eligible for Medicare. Coverage is provided under Group Policy Number GI 26585, under which UNICARE Life & Health Insurance Company is the Insurer and the Group Insurance Commission of the Commonwealth of Massachusetts is the plan sponsor.

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# Welcome to the Commonwealth Indemnity Plan

## Overview

This handbook is a guide to your Commonwealth Indemnity Plan benefits provided under Group Insurance Policy GI 26585, insured by UNICARE Life and Health Insurance Company. The Group Insurance Commission (GIC) of the Commonwealth of Massachusetts is the plan sponsor.

Throughout this handbook, the Commonwealth Indemnity Plan is referred to either by its full name or as the “Plan.” The Group Insurance Commission is referred to as the “GIC.”

**To fully understand your benefits, please read this handbook carefully. You’ll find complete coverage information in this handbook and the benefit updates you receive each June.**

## How This Handbook Is Organized

Descriptions of the benefits available to you and your covered dependents are provided in the following three parts of this handbook.

### Part 1: Medical Benefits

This part of the handbook describes the benefits available under the Commonwealth Indemnity Plan for medical services, treatment and supplies. These benefits are insured by **UNICARE**. See page 4.

**Important: This handbook covers both non-Medicare eligible and Medicare eligible enrollees.** Since benefits and notification requirements differ for these two groups of enrollees, Part 1 of this handbook is divided into the following three sections:

- Section A** – Describes the benefits and Plan requirements for **non-Medicare eligible enrollees only** (see pages 1-34)
- Section B** – Explains the benefits and Plan requirements for **Medicare eligible enrollees only** (see pages 35-64)
- Section C** – Describes the benefits and Plan requirements that apply to **both non-Medicare eligible and Medicare eligible enrollees** (see pages 65-98)

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Please refer to the table of contents for a list of the information contained in each of the above three sections. Be sure to refer to the appropriate section depending on whether or not you are eligible for Medicare.

### **Part 2: Prescription Drug Plan**

This part of the handbook describes the prescription drug plan which is administered by **Express Scripts**. See page 99.

### **Part 3: Mental Health, Substance Abuse and Enrollee Assistance Programs**

This part of the handbook describes the Mental Health, Substance Abuse and Enrollee Assistance Programs for the Commonwealth Indemnity Plan, which are insured by **United Behavioral Health (UBH)**. See page 105.

If you have questions about any of your benefits, please refer to the contact information on page 7.

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## About Your Medical Plan

The Commonwealth Indemnity Plan provides comprehensive coverage for many health services including hospital stays, surgery, emergency care, preventive care, outpatient services and other medically necessary treatment. Services can be received from any provider you choose – anywhere in the world. It is important to keep in mind that benefits differ depending on the service and that not all services are covered under the Commonwealth Indemnity Plan.


The Plan provides all health care services and benefits you are entitled to on a nondiscriminatory basis, including benefits mandated by state or federal law. In addition, the Plan does not exclude pre-existing conditions.

As a member under the Plan, you do not need to select a primary care physician (PCP), nor do you need a referral to seek medical care from any specialist. The Plan provides you with freedom of choice in selecting your physicians, including coverage for pediatric medical specialty and mental health care. The Plan will provide coverage for pediatric specialty care, including mental health care, to individuals requiring such services. The mental health and substance abuse benefits are insured by United Behavioral Health (UBH). Please refer to the mental health and substance abuse section of this handbook and benefits updates, or call UBH toll free at 1-888-610-9039 for details about your coverage. For additional information about practicing physicians in Massachusetts, contact the Massachusetts Board of Registration in Medicine at 1-800-377-0550 or via their web site at [www.massmedboard.org](http://www.massmedboard.org).

This handbook provides information on two different plan designs. The Commonwealth Indemnity Plan **without** CIC (Catastrophic Illness Coverage) provides benefits for many services at 80% coverage. The Commonwealth Indemnity Plan **with** CIC is a more comprehensive plan that increases the benefits for most services to 100% coverage after any applicable copays and deductibles have been paid.

## Online Access to Medical and Plan Information on the Plan's Web Site

For your convenience, you can access a broad range of Plan-related and general health care information on the Commonwealth Indemnity Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).


The **computer symbol**  that you see throughout this handbook indicates that information on the highlighted topic is available on the Plan's web site. For example, [www.unicare-cip.com](http://www.unicare-cip.com) can help you by giving you the ability to:

- access data that gives you information you can use in making health care decisions
- find providers
- obtain information about your claims
- check out the Plan's discounts on products and services
- e-mail the Plan or order Plan supplies
- view the Plan's Member Handbook online

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## How to Receive the Highest Level of Benefits from Your Medical Plan

Please read the following information carefully to ensure that you receive the maximum level of Plan benefits for medically necessary services.

- The Commonwealth Service Center must be notified at 1-800-442-9300 for **all hospital admissions** and certain selected outpatient procedures and services. The **telephone symbol**  you see throughout this handbook lets you know that, to obtain the maximum level of benefits, you or your provider must call the Commonwealth Service Center. Failure to do so will result in a reduction in benefits of up to \$500. However, you do not need to call the Plan if you are outside the continental United States (the contiguous 48 states).

Please refer to the Managed Care section of this handbook for specific notification requirements and responsibilities.

- Use the Plan's Preferred Vendors for the following services to enhance your level of benefits:
  - outpatient laboratory services
  - durable medical equipment
  - medical/diabetic supplies
  - home health care
  - home infusion therapy



For a list of the Plan's current Preferred Vendors, log onto the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com), or call the Commonwealth Service Center at 1-800-442-9300.

- Carry your Commonwealth Indemnity Plan ID card with you at all times and always show it when you go for care. This enables your provider to confirm your eligibility for Plan benefits.
- If you live outside Massachusetts – either permanently or on a temporary basis for more than four consecutive weeks – and receive services from non-Massachusetts providers – see page 11 as well as Appendix B “What You Should Know When You Use Non-Massachusetts Providers” at the back of this handbook.

# Important Plan Information

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## Overview

This section gives you important information about the Commonwealth Indemnity Plan, including:

- the Commonwealth Service Center and how its staff can help you
- the process for ordering new identification cards when needed
- the steps to take to access a language interpreter when speaking with a customer service representative at the Commonwealth Service Center
- contact information when you have questions about your medical, prescription drug plan or mental health/substance abuse benefits
- UNICARE's Member Confidentiality Statement

## The Commonwealth Service Center

The Commonwealth Service Center is where UNICARE processes claims; and provides customer service, utilization management and medical case management for the medical component of the Commonwealth Indemnity Plan. Representatives are available Monday through Friday from 8:30 a.m. to 5:00 p.m. to answer questions you and your family may have about your medical coverage. You can also access claims information 24 hours a day, seven days a week from our automated telephone line, or from the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).

When you call, you will speak with customer service representatives or patient advocates, depending on the nature of your call.

**Customer service representatives** are benefits specialists who can answer questions about:

- claim status
- notification requirements
- covered services
- Preferred Vendors and contracted providers
- Plan benefits

**Patient advocates** are registered nurses who can help you coordinate your health care needs with the benefits available under the Plan. The patient advocate will:

- provide information about the Managed Care Program, including Utilization Management, Medical Case Management, and Quality Centers for Transplant Services and other services
- answer questions about the Plan's coverage for hospital stays and certain outpatient benefits
- speak with you and your physician about covered and non-covered services to help you obtain care and coverage in the most appropriate health care setting, or
- assist you with optimizing benefits for covered services after you are discharged from the hospital

## Your Identification Card

When you are enrolled in the Commonwealth Indemnity Plan, you will receive an identification (ID) card. Be sure to present your ID card when you seek medical care. Your card contains useful information about your benefits and important telephone numbers you and your doctor may need.

# Important Plan Information

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If you lose your ID card or need additional cards, you can order new cards from the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com). You can also call the Commonwealth Service Center at 1-800-442-9300.

## Interpreting and Translating Services

If you need a language interpreter when you contact the Commonwealth Service Center, a customer service representative will access a language line and connect you with an interpreter who will translate your conversation with the representative.

If you are deaf or hard of hearing and have a TDD machine, you can contact the Commonwealth Indemnity Plan by calling its telecommunications device for the deaf (TDD) line at 1-800-322-9161 or 1-978-474-5163.

**For a translation of the above text, see Appendix E at the back of this handbook.**

## Member Confidentiality Statement

This statement describes how UNICARE protects the confidentiality of its members' personal, financial and health information. It also explains your rights as well as UNICARE's legal duties and privacy practices. UNICARE's policies comply with the Health Insurance Portability and Accountability Act (HIPAA) that was signed into federal law in August 1996 to help improve the efficiency of the health care system in the United States.

UNICARE's Member Confidentiality Statement is contained in Appendix "A" at the back of this handbook. Please read this statement carefully.

## Important Contact Information

If you have questions, please refer to the contact information below:

*For information about your medical benefits:*

### Commonwealth Indemnity Plan

P.O. Box 9016  
Andover, MA 01810-0916  
1-800-442-9300  
TDD: 1-800-322-9161  
[www.unicare-cip.com](http://www.unicare-cip.com)

*For information about your prescription drug plan:*

### Express Scripts

1-877-828-9744 (toll free)  
TDD: 1-800-842-5754  
[www.express-scripts.com](http://www.express-scripts.com)

*For information about your mental health and substance abuse benefits:*

### United Behavioral Health

1-888-610-9039 (toll free)  
TDD: 1-800-842-9489  
[www.liveandworkwell.com](http://www.liveandworkwell.com)  
(access code: 10910)

# Your Costs

## Overview

This section describes the costs that you may be responsible for paying in connection with services covered by the Plan. These costs include deductibles, copayments and coinsurance. This section also explains how the Plan reimburses health care providers.

## Deductibles

A deductible is a fixed dollar amount you pay for certain services before the Plan begins paying benefits for you or a covered dependent. The deductible amounts you must satisfy are shown in the chart below.

Deductibles	Coverage Without CIC (Non-comprehensive Coverage)	Coverage With CIC (Comprehensive Coverage)
Individual Calendar Year Deductible	\$100	\$75
Family Calendar Year Deductible	\$200 (2 family members must each incur \$100 of covered expenses to satisfy the family deductible)	\$150 (2 family members must each incur \$75 of covered expenses to satisfy the family deductible)
Inpatient Hospital Quarterly Deductible	\$250	\$150

### Individual Calendar Year Deductible

The individual calendar year deductible is the amount you must pay before benefits for many services begin for that calendar year.

**For example:** If you have coverage with CIC and you go to a provider for a medical problem in January, you are responsible for the first \$75 of the allowed amount. If your provider charges less than \$75, the balance of this deductible will be applied to your next visit. Once you have reached \$75, the calendar year deductible will not apply for the remainder of the year, regardless of the types of services you receive.

The Plan determines to which providers you owe any deductible amounts based on the order in which the claims are received. You will receive an Explanation of Benefits (EOB) that will indicate which provider(s) may be owed deductible amounts.

Some of the types of charges to which the calendar year deductible applies are office visits, physical therapy and outpatient hospital services. The calendar year deductible does not apply to preventive care visits, laboratory tests and x-rays. For more information, check the Benefit Highlights for a complete listing of where the calendar year deductible is applied.

## Family Calendar Year Deductible

If you have family coverage, no more than two individual calendar year deductible amounts will apply to your family in any calendar year.

**For example:** You, your spouse and two children have coverage with CIC. You go to a provider for a medical problem in January and meet your individual calendar year deductible of \$75. Then one of your children goes to a provider and meets his or her individual calendar year deductible of \$75. The family deductible has now been met. No additional calendar year deductible will apply to charges for other family members.

## Deductible Carryover

Any amounts you pay toward the individual calendar year deductible in the last three months of a calendar year will be applied toward the deductible for the next calendar year. Carryover does not apply to the inpatient hospital quarterly deductible.

## Inpatient Hospital Quarterly Deductible

The inpatient hospital quarterly deductible applies on a per-person, per-calendar year quarter basis. Each time you or a covered dependent is admitted to a hospital, you are responsible for this deductible. However, once a covered person satisfies this deductible in any single calendar year quarter, he or she will not have to satisfy the deductible again during that same calendar year quarter. The inpatient hospital quarterly deductible does not apply toward the individual calendar year deductible.

**For example:** If you have coverage with CIC and you are admitted to a hospital in January and stay overnight, you will be responsible for paying the \$150 deductible. If you were re-admitted in March, you will not be responsible for another deductible, as March is in the same calendar year quarter as January.

However, if you were re-admitted in May, you will incur another \$150 deductible.

## Copayments

A copayment (“copay”) is a fixed dollar amount you pay to a provider at the time of service. Copay amounts vary depending on the type of service you receive. They are always deducted before the individual calendar year deductible is applied. Copayments do not count toward satisfying deductibles, coinsurance amounts or out-of-pocket maximums.

**For example:** If you are a member in the Commonwealth Indemnity Plan with CIC and you or a covered dependent go to a physician’s or chiropractor’s office, you or your dependent will pay a \$10 copay at the time of the visit. Although you usually pay the copay at the time of the visit, you can also wait until the provider bills you.

The maximum number of copays any individual will owe in a calendar year for office visits for reasons other than preventive care is limited to 15. Preventive care copays do not count toward this 15 visit copay maximum; therefore, you will always owe a copay for each preventive care visit.

Another example of a copay you may owe is the \$50 copay every time you go to the emergency room. This copay is waived if you are admitted to the hospital.

## Coinsurance

Coinsurance is the percentage of the allowed amount that you must pay for covered services after the deductible is satisfied. For example, if the Plan pays 80% of the allowed amount for certain services, you are responsible for paying the remaining 20%. In addition, you may be responsible for the difference between the allowed amount and the provider’s charge for services received from providers outside of Massachusetts. To

# Your Costs

see which benefits coinsurance applies to, refer to the Benefit Highlights.

## Out-of-pocket Maximum

To protect you from large medical expenses, the Plan limits the amount of coinsurance you pay out-of-pocket each year for some covered services. This out-of-pocket maximum is \$750 for each covered person.

Once you reach the out-of-pocket limit, the Plan pays 100% of the allowed amount for the designated covered services for the rest of the calendar year.

Deductibles, copayments and certain coinsurance amounts do not apply toward your out-of-pocket maximum. Any amounts paid in excess of the allowed amount, or for non-covered services, also do not apply toward your out-of-pocket maximum.

To find out which coinsurance amounts apply toward the out-of-pocket maximum, see the Benefit Highlights.

## Reasonable and Customary Charge

Charges for covered services are reasonable and customary to the extent they do not exceed the general level of charges for like or similar treatment, services or supplies by other providers in the area where the charges are incurred. Charges in excess of the reasonable and customary allowance are not considered for payment under the Commonwealth Indemnity Plan.

## Reasonable and Customary Allowed Amount

The Reasonable and Customary Allowed Amount (also referred to as the allowed amount) is the amount UNICARE determines to be within the range of payments most often made to similar providers for the same service

or supply. This payment amount may not be the same as the provider's actual charge.

Under Massachusetts General Law, Chapter 32A: Section 20, providers who render services in Massachusetts are prohibited from billing you for amounts in excess of Plan determined or allowed amounts.

The Commonwealth Indemnity Plan has established Reasonable and Customary Allowed Amounts for most services from providers. These allowed amounts are expressed as maximum fees in fee schedules, maximum daily rates, flat amounts or discounts from charges. This payment amount may not be the same as the provider's actual charge.

## Provider Reimbursement

The Commonwealth Indemnity Plan reimburses providers on a fee-for-service basis. The Plan does not withhold portions of benefit payments from providers, nor offer incentive payments to providers related to controlling the utilization of services. Explanations of provider payments are detailed in your Explanations of Benefits (EOBs). Under the Plan, providers are not prohibited from discussing the nature of their compensation with you.

## Charges Over the Reasonable and Customary Allowed Amount

In some cases, your provider may bill you for charges over the allowed amount. The Plan will not consider these charges for payment.

- **Massachusetts Providers:** Under Massachusetts General Law, Chapter 32A: Section 20, providers who render services in Massachusetts are prohibited from billing you for the amount in excess of Plan determined or allowed amounts. If you receive a bill for charges above the allowed amount from

a Massachusetts provider, contact the Commonwealth Service Center to help you resolve this issue.

- **Non-Massachusetts Providers:** These providers may balance bill you for the difference between the payments made by the Plan, based on the Plan's allowed amount and the full amount the provider charged. The charges in excess of the Plan's allowed amounts will not be considered for payment by the Plan. For more information about balance billing and non-Massachusetts providers, please refer to Appendix B "What You Should Know When You Use Non-Massachusetts Providers" at the back of this handbook.
- **Preferred Vendors:** Preferred Vendors, whether located within or outside of Massachusetts, are contracted to accept the Plan's allowed amount. Therefore, they cannot balance bill you for any charges exceeding the allowed amount determined by the Plan.

# Your Claims

## How to Submit a Claim

To receive benefits from the Plan, a claim must be filed for each service. Most hospitals, physicians or other health care providers will submit claims for you. If your provider files claims on your behalf, the provider will be paid directly. If you submit your own claim, you must include written proof of the claim that includes:

- diagnosis
- date of service
- amount of charge
- name, address and type of provider
- name of enrollee
- enrollee's ID number
- name of patient
- description of each service or purchase
- information on any other group health insurance plan(s) under which you may be covered
- accident information, if applicable
- proof of payment, if applicable

If the proof of payment you receive from a provider contains information in a foreign language, please provide the Plan with a translation of this information, if possible.

The Commonwealth Indemnity Plan claim form may be used to submit written proof of a claim. For your convenience, a claim form can be found at the back of this book.



You can also request this form from [www.unicare-cip.com](http://www.unicare-cip.com).

Original bills or paid receipts from providers will also be accepted as long as the information described above is included.

## Filing Deadline

Written proof of a claim must be submitted to the Plan within two years from the date of service. Claims submitted after two years will be accepted for review if it is shown that the person submitting the claim was mentally or

physically incapable of providing written proof of the claim in the required timeframe.

## Checking Your Claims for Billing Accuracy

### Bill Checker Program

The goal of the Bill Checker Program is to detect overpayments that are the result of billing errors that only you, as the patient, may recognize. Just as you might do with your utility bills, the Plan encourages you to review all of your bills for accuracy. In those instances where you do detect a billing error and you are able to obtain a corrected bill from your provider, you will share in any actual savings realized by the Plan.

### What You Need To Do

You must request that the provider send you an itemized bill for the services you received. As soon as possible, review this bill for any charges that indicate treatment, services or supplies that you did not receive. Check items such as:

- Did you receive the therapy described on the bill?
- Did you receive x-rays as indicated on your bill?
- Are there duplicate charges on the same bill?
- Have you been charged for more services than you received?
- Did you receive the laboratory services described on the bill?
- Does the room charge reflect the correct number of days?
- Were you charged for the correct type of room?

### When Errors Are Detected

If you find an error, contact the provider or the provider's billing office and report the exact

charges you are questioning. Request an explanation of any discrepancies and ask for a revised itemized bill showing any adjustments.

## How to Receive Your Share of the Savings

To receive your share of the savings, you must send copies of both the original and revised bill(s) to the Plan along with the completed Bill Checker form. For your convenience, a Bill Checker form can be found in Appendix C at the back of this handbook.



You can also request this form from [www.unicare-cip.com](http://www.unicare-cip.com). Be sure to include the enrollee's name and identification number on the Bill Checker form. The Plan will review the two bills and, if a billing error is confirmed, you will receive 25% of any savings that the Plan realizes. All reimbursements are subject to applicable state and federal income taxes.

## Provider Bills Eligible Under the Program

All bills for which the Commonwealth Indemnity Plan provides the primary benefits are eligible under the Bill Checker Program. Bill Checker is not applicable to enrollees who have Medicare as their primary coverage. This program may not apply to certain inpatient bills paid under the Diagnosis Related Group (DRG) methodology.

## Claims Review Process

The Commonwealth Indemnity Plan routinely reviews submitted claims to evaluate the accuracy of billing information about services performed. The Plan may request written documentation such as operative notes, procedure notes, office notes, pathology reports and x-ray reports from your provider. In cases of suspected claim abuse or fraud, the Plan may require that the person whose disease, injury or pregnancy is the basis of the claim be examined by a physician chosen by the Plan. This examination will be performed at no expense to the enrollee and/or covered dependent.

## Restrictions on Legal Action

No legal action or suit to recover benefits for charges incurred while covered under the Commonwealth Indemnity Plan may be started before 60 days after written proof of a claim has been furnished. Further, no such action or suit may be brought more than three years after the time such proof has been furnished. If either time limit is less than permitted by state law where you reside when the alleged loss occurred, the limit is extended to be consistent with that state law.


## Right of Reimbursement

UNICARE will have a lien on any recovery made by you or your dependent for an injury or disease to the extent you or your dependent has received benefits for such injury or disease from the Plan. That lien applies to any recovery made by you or your dependent from any person or organization that was responsible for causing such injury or disease, or from their insurers. Neither you nor your dependent will be required to reimburse UNICARE for more than the amount you or your dependent recover for such injury or disease.

You or your dependent must execute and deliver such documents as may be required, and do whatever is necessary to help UNICARE in its attempts to recover benefits it paid on behalf of you or your dependent.

## Claims Inquiry

If you have questions about your claims, you can contact the Commonwealth Service Center in one of the following ways to request a review of your claim:


- Call the Plan at 1-800-442-9300
-  E-mail the Plan from [www.unicare-cip.com](http://www.unicare-cip.com)
- Write to the Commonwealth Indemnity Plan, Claims Department, P.O. Box 9016, Andover, MA 01810-0916

# Your Claims

If you have additional information, please include it with your letter. You will be notified of the result of the investigation and of the final determination.

## 24-Hour Access to Claims Information

You can also check the status of your claims 24 hours a day, seven days a week in the following two ways:

1. Call us at 1-800-442-9300 and select the option to access our automated information line.
2.  Log onto [www.unicare-cip.com](http://www.unicare-cip.com).  
A personal identification number protects the privacy of your information.

## Inquiry, Grievance and Appeals Process

The following two procedures describe how the Plan handles member concerns and grievances:

- **Internal Inquiry Process:** The Plan provides an internal process for resolving issues not involving a coverage decision based on medical necessity. The Plan will attempt to resolve these issues to your satisfaction within three business days. If the concern is not resolved within three business days, you have the option of pursuing the issue through the internal grievance process.

- **Internal Grievance Process:** Inquiries that are not resolved by the Plan to your satisfaction within three business days are handled through the internal grievance process. Coverage decisions based on medical necessity are handled through the internal grievance process as an appeal.

Your request to initiate the internal grievance process should be made within 60 days of the notification of the determination. You should also state why you believe the determination was in conflict with Plan provisions, and include all supporting documentation (at your own expense).

The Plan will review the initial determination and respond to you in writing within 30 business days of receiving the information necessary to complete the review. The letter will contain the specific reasons for the Plan's decision and, if applicable, instructions as to any additional appeal procedures that may be available.

If the issue involves ongoing inpatient hospital services, services to the terminally ill, or a case where delay could result in serious jeopardy to your life or health, the grievance may be handled through the expedited internal grievance process. This expedited process will be completed within five days.

Appeals relating to the Managed Care Review Program (inpatient hospital admissions; certain outpatient diagnostic and surgical procedures; durable medical equipment; home health care; physical and occupational therapy; and chiropractic and osteopathic manipulation) should be directed to:

**Commonwealth Indemnity Plan**  
Appeals Review  
P.O. Box 2011  
Andover, MA 01810-0035

All other appeals should be directed to:

**Commonwealth Indemnity Plan**  
Appeals Review  
P.O. Box 2075  
Andover, MA 01810-0037

Grievances involving coverage decisions based on medical necessity that are not resolved to your satisfaction after completion of the Plan's internal grievance process may be eligible for an independent external review through the Department of Public Health's Office of Patient Protection (OPP). The OPP facilitates the external review process. To obtain the necessary forms, you must contact the OPP at 1-800-436-7757, or access its web site at [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp). To obtain a copy of a grievance report, call the OPP.

## Request and Release of Medical Information

The Plan's policies for releasing and requesting medical information comply with the Health Insurance Portability and Accountability Act (HIPAA). For more details, refer to the Member Confidentiality Statement located in Appendix A at the back of this handbook.

# Managed Care Program

## Overview

The Managed Care Program under the Commonwealth Indemnity Plan includes the following three components:

1. Utilization Management
2. Medical Case Management
3. Quality Centers for Transplant Services and Specialized Procedures

The Managed Care Program determines the medical necessity and appropriateness of certain health care services by reviewing clinical information. This process, called Utilization Management, a standard component of most health care plans, ensures that benefits are paid appropriately for services that meet the Plan's definition of medical necessity. These criteria are developed with input from actively practicing physicians in the Plan's service area, and are developed in accordance with the standards adopted by the national accreditation organizations. They are updated at least three times a year, or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice. These criteria are evidence-based, if practical.

Managed Care Program staff will inform you in advance regarding what services will be covered. This Program helps control costs while preserving the ability of the Group Insurance Commission to offer benefits of an indemnity plan to enrollees.

Managed Care Program staff includes patient advocates who are registered nurses and other nurse reviewers working with physician advisors. To determine medical necessity, nurses speak with your physicians, hospital staff, and/or other health care providers to evaluate your clinical situation and the circumstances of your health care. A physician advisor on behalf of the Managed Care Program may speak with your physician to discuss the proposed treatment and/or the setting in which it will be provided.

The review process is initiated when you or someone on your behalf notifies the Commonwealth Service Center that:

- you or your dependent will be or has been admitted to the hospital; or
- a provider has recommended one of the procedures or services noted on the Notification Requirements chart on the following page.



You will also find the Plan's Notification Requirements on the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).

**Important:** If your provider or you fail to notify the Commonwealth Service Center within the required time frame as specified in the Notification Requirements chart starting on page 17, your benefits may be reduced by as much as \$500. The purpose of notifying the Plan is to give the Plan sufficient time to determine if the proposed service will be covered. This process minimizes your risk of incurring charges.

## Managed Care Notification Requirements\*

Treatment / Service	Notification Requirement
<b>An Overnight Hospital Stay:</b> Non-emergency Admission  Emergency Admission  Maternity Admission	At least 7 calendar days before the admission  Within 24 hours (next business day)  As soon as you know your expected due date or at least 7 days in advance of your admission <b>(you must also call again within one business day of being admitted to the hospital)</b>
<b>Organ Transplants:</b> Liver, Lung, Kidney, Heart, Bone Marrow, Kidney / Pancreas, All Other	At least 21 calendar days before transplant-related services begin
<b>Durable Medical Equipment:</b> (if the purchase price exceeds \$500 or the expected rental charges will exceed \$500 over the period of use)	At least one business day before ordering the equipment
<b>Home Health Care Provided By:</b> <ul style="list-style-type: none"> <li>• Home Health Agencies</li> <li>• Visiting Nurse Associations</li> <li>• Home Infusion Therapy Companies</li> <li>• Private Duty Nurses</li> </ul>	At least one business day before the services begin
<b>Manipulative Therapy Provided By:</b> <ul style="list-style-type: none"> <li>• Chiropractors</li> <li>• Medical and Osteopathic Physicians</li> </ul>	At least one business day before your first appointment date
<b>Physical Therapy</b>	At least one business day before your first appointment date
<b>Occupational Therapy</b>	At least one business day before your first appointment date




To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300.

# Managed Care Program

## Managed Care Notification Requirements\* (cont'd)

Treatment / Service	Notification Requirement
<b>Selected Procedure Review:</b> (Some of these procedures may be performed in a doctor's office.)	At least seven (7) calendar days before the procedure date for non-emergency procedures. If you are not sure whether or not your procedure is subject to these notification requirements, please call the Commonwealth Service Center at 1-800-442-9300.


Procedure	Definition
<b>Cholecystectomy</b>	Removal of the gallbladder by any method
<b>Colonoscopy</b>	Examination through a flexible telescopic tube (colonoscope) of the entire lower intestines (the large intestines or bowel)
<b>CT Scans – Computerized Axial Tomography</b>	
• <b>Abdomen and/or Pelvis</b>	Special computerized x-ray of the abdomen or pelvis
• <b>Cervical Spine</b>	Special computerized x-ray of the neck
• <b>Thoracic Spine</b>	Special computerized x-ray of the middle back
• <b>Lumbosacral Spine</b>	Special computerized x-ray of the lower back
• <b>Thoracic Cavity</b>	Special computerized x-ray of the chest
<b>Dilation and Curettage (D&amp;C)</b>	Stretching the cervix and removing or destroying the endometrial lining
<b>Disectomy of the Lumbosacral Spine</b>	Any surgical procedure by any method to relieve pressure on the spinal cord or nerve roots in the lower back
<b>Hysterectomy</b>	Removal of the uterus (through the abdomen or vagina) by any method
<b>Hysteroscopy and/or Hysteroscopic Endometrial Ablation</b>	Examination through a telescopic tube (hysteroscope) of the inside of the uterus for diagnosis and/or treatment such as removal or destruction of the endometrial lining or lesions such as fibroids or polyps

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300.

# Managed Care Program

## Managed Care Notification Requirements\* (cont'd)

Procedure	Definition
<b>Laminectomy/Laminotomy of the Lumbosacral Spine</b>	Any surgical procedure by any method to relieve pressure on the spinal cord or nerve roots in the lumbosacral spine (lower back)
<b>MRI – Magnetic Resonance Imaging</b>	
• Abdomen and/or Pelvis	Imaging study of the abdomen or pelvis
• Cervical Spine	Imaging study of the neck
• Thoracic Spine	Imaging study of the middle back
• Lumbosacral Spine	Imaging study of the lower back
• Thoracic Cavity	Imaging study of the chest
<b>Pelvic Laparoscopy</b>	Examination through a telescopic tube (laparoscope) of the inside of the pelvis (the lower abdominal area) for diagnosis and/or treatment, aspiration, removal or destruction of abnormalities of the ovaries, fallopian tubes, uterus, female pelvic organs or surrounding structures
<b>Sinus Surgery</b>	Any procedure by any method that opens, removes or treats the nasal sinuses
<b>Spinal Fusion of the Lumbosacral Spine</b>	Any surgical procedure by any method to relieve pressure on the spinal cord or nerve roots in the lumbosacral spine (lower back)
<b>Spinal Instrumentation of the Lumbosacral Spine</b>	Any surgical procedure by any method to relieve pressure on the spinal cord or nerve roots in the lumbosacral spine (lower back)
<b>UGI Endoscopy</b>	Examination through a flexible telescopic tube (endoscope) of the upper gastrointestinal (UGI) area (that is, the esophagus, stomach, and duodenum) for diagnosis and/or treatment

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300.

# Managed Care Program

## Utilization Management Program

### Inpatient Hospitalizations

**Initial Review:** The Commonwealth Indemnity Plan must review and determine the medical necessity of all inpatient hospital admissions. You or someone on your behalf must initiate this process by calling the Commonwealth Service Center at least seven (7) days in advance of a non-emergency admission, and within 24 hours or the next business day of an emergency admission.

The purpose of this process is to inform you prior to a non-emergency admission, or as soon as possible after an emergency admission, whether the admission will be considered for benefits under the Plan. In doing so, you minimize your risk of incurring non-covered services.

Upon notification, a patient advocate will contact your physician to discuss the medical necessity and appropriateness of the treatment plan and setting.

You and your physician will each receive a notice in the mail telling you if the Plan has confirmed the medical necessity and appropriateness of the admission. This notice will also specify the initial length of stay approved for the admission.

If the patient advocate is unable to confirm the medical necessity and appropriateness of the treatment, the inpatient hospital setting or the anticipated length of stay, a physician advisor will speak with your physician before the Plan makes a final decision. If the Plan determines that the admission is not medically necessary and appropriate, the patient advocate will promptly notify you, your physician and the hospital.

**Continued Stay Review:** Your physician may recommend that you stay in the hospital

beyond the initial number of days that the Plan has approved. In this case, the Plan will determine whether or not a continued hospital stay is medically necessary and appropriate. You do not have to contact the Plan. The patient advocate will stay in touch with your physician while you are in the hospital and work with the hospital staff to facilitate early planning for care that may be required after your discharge.

If the patient advocate is unable to confirm that the continued hospitalization is medically necessary, a physician advisor will speak with your physician before the Plan makes a final decision. If the Plan determines that the continued stay is not medically necessary and appropriate, the patient advocate will promptly notify you, your physician and the hospital.

### Durable Medical Equipment Over \$500

Any durable medical equipment (DME) ordered by a physician that is expected to cost more than \$500 is subject to Plan review. The \$500 may be the result of either the purchase price or the total rental charges.

The Plan must be notified at least one (1) business day before the equipment is ordered from the equipment provider. Upon notification, a patient advocate will contact your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the equipment. A patient advocate will notify you regarding whether the Plan will authorize coverage for the equipment.

If you obtain equipment through a Preferred Vendor, the item will be covered at 100% after the calendar year deductible. Please note that if a covered item is not available through a Preferred Vendor and you obtain it from another provider, it will only be covered at 80% of the allowed amount after the calendar year deductible.

## Home Health Care

When a physician prescribes home health care services, the Plan must be notified at least one (1) business day before the services begin. Upon notification, a patient advocate will call your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the home health care services. A patient advocate will notify you whether the Plan will authorize coverage for the services.

## Manipulative Therapy

Manipulative therapy refers to any hands-on treatment provided by a chiropractor or a medical or osteopathic physician. The Plan must be notified at least one (1) business day before the services begin. Upon notification, a patient advocate will call your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the manipulative therapy services.

## Physical Therapy

When a physician prescribes physical therapy services for you or your dependent, the Plan must be notified one (1) business day before the date of your first appointment. A patient advocate will contact your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the physical therapy services.

Physical therapy must be ordered by a physician, and a copy of the order must be made available to the Plan upon request.

## Occupational Therapy

When a physician prescribes occupational therapy services for you or your dependent, the Plan must be notified one (1) business day before the date of your first appointment. A patient advocate will contact your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the occupational therapy services.

Occupational therapy must be ordered by a physician, and a copy of the order must be made available to the Plan upon request.

## Maternity Stays

The Plan covers hospital stays for childbirth as follows:

- 48 hours for normal deliveries
- 96 hours for cesarean sections

or as medically necessary. You must notify the Plan as soon as you know your expected due date or at least seven (7) days in advance of your admission. You must notify the Plan again within one (1) business day of being admitted to the hospital. Please call a patient advocate if you have any questions.

## Selected Procedures

Members scheduled on a non-emergency basis for one of the selected procedures listed on pages 18-19 must notify the Plan at least seven (7) calendar days before the scheduled date of the procedure. The Plan requires notification, whether the procedure is being done in a hospital on an inpatient or outpatient basis, in a free-standing facility or in a physician's office. If you are scheduled to have a procedure or special test done and you do not know the medical term for it, ask your doctor to call the Commonwealth Service Center to find out if prior notification is needed. Upon notification, a patient advocate will contact your physician to obtain clinical information that will be used to determine the medical necessity of the planned procedure and the appropriateness of the setting in which it will be provided.

If the patient advocate is unable to confirm the medical necessity and appropriateness of the planned procedure, a physician advisor will talk to your physician before a final decision is made. This decision will be communicated to you and your physician.

# Managed Care Program

## Appeals Process

If an initial denial occurs before or while health care services are being provided, and the attending physician or patient believes that the determination warrants an immediate reconsideration, either party may request reconsideration of that determination over the telephone on an expedited basis.

For an immediate reconsideration, the Commonwealth Service Center must receive requests and all supporting information within three (3) business days of the initial notification of denial. The reconsideration shall occur within one business day of receipt of all necessary supporting documentation. The decision is then communicated in writing to the patient and the patient's health care provider.

If the denial is upheld, the patient can take the next step and appeal the decision to:

### Commonwealth Indemnity Plan

Appeals Review

P.O. Box 2011

Andover, MA 01810-0035

Grievances involving coverage decisions based on medical necessity that are not resolved to your satisfaction after completion of the Plan's internal grievance process may be eligible for an independent external review through the Department of Public Health's Office of Patient Protection (OPP). The OPP facilitates the external review process. To obtain the necessary forms, you must contact the OPP at 1-800-436-7757, or access its web site at [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp). To obtain a copy of a grievance report, call the OPP.

## Medical Case Management

The Medical Case Management Program facilitates the timely provision of appropriate, cost-effective, quality health care services that are tailored to meet an individual's health

care needs. A medical case manager is a registered nurse with expertise to assist you and your family when you are faced with a serious medical problem such as stroke, cancer, spinal cord injury or other conditions that require multiple medical services. The medical case manager will:

- help you and your family cope with the stress associated with an illness or injury by facilitating discussions about health care planning, and enhance the coordination of services among multiple providers
- work with the attending physician and other involved health care providers to evaluate the present and future health care needs of the patient
- provide valuable information regarding available resources for the patient
- work with the mental health/substance abuse benefits administrator when you or your dependent's condition requires both medical and mental health services, to coordinate services and maximize your benefits under the Plan
- explore alternative funding sources or other resources in cases where medical necessity exists but there is a limit to coverage under the Plan
- facilitate the management of chronic disease states by promoting education, wellness programs, self help and prevention
- promote the development of an appropriate plan of care to ease the transition from a stay in a facility to the return home

## Quality Centers and Designated Hospitals for Transplants

The Commonwealth Indemnity Plan has designated certain hospitals as Quality Centers for organ transplants. These hospitals were chosen for their specialized programs, experience, reputation and ability to provide

high quality care. The purpose of this program is to facilitate the provision of timely, cost-effective, quality services to eligible Plan enrollees and their dependents at specialized facilities. A medical case manager is available to support the patient and family before the transplant procedure and throughout the recovery period. The medical case manager will:

- assess the patient's ongoing needs
- coordinate services while the patient is awaiting a transplant
- help the patient and family to optimize Plan benefits
- maintain communication with the transplant team
- facilitate transportation and housing arrangements, if needed
- facilitate discharge planning alternatives
- coordinate home care plans as necessary
- explore alternative funding sources or other resources in cases where there is need but there are limited benefits under the Plan

Although you and your covered dependents have the freedom to choose any health care provider for these procedures, you can maximize your benefits when you use one of these Quality Centers. You or someone on your behalf should notify the Plan as soon as your physician recommends a transplant evaluation.

## **Coronary Artery Disease Secondary Prevention Program**


The Coronary Artery Disease Secondary Prevention Program is designed to help you make the necessary lifestyle changes that can reduce your cardiac risk factors. It is available to members with a history of heart disease. The program is available through the

Medical Case Management Program. You may call a medical case manager to ask about your eligibility and available programs.

## **Other Health Management Resources**

### **MedCall®**

The Commonwealth Indemnity Plan's MedCall program provides a 24 hour toll-free number to access nurse counselors who can answer your questions about procedures or symptoms that you would like to discuss. Nurse counselors can provide information about appropriate care settings and help you prepare for a doctor's visit. They can also discuss your medications and any potential side effects. MedCall also serves as a referral source for local, state and national self-help agencies. To speak with a nurse counselor, call the MedCall toll-free number, 1-800-424-8814. You will need to provide the following Plan-specific code: 1002.

By calling the above number, you can also access MedCall's library of more than 200 audio tapes to get automated information over the phone on many health related topics. To view the list of available audio tapes, log onto [www.unicare-cip.com](http://www.unicare-cip.com). 



### **Making Healthy Decisions**

Making Healthy Decisions is a powerful research tool available on the Plan's web site, [www.unicare-cip.com](http://www.unicare-cip.com), that gives you easy access to comprehensive and reliable health care information to help you evaluate your health care options. Making Healthy Decisions provides you with the following:

- information about health conditions or surgical procedures
- questions to ask at doctors' visits
- help with selecting hospitals

# Managed Care Program

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You can also use this web site tool to find out what types of treatment and surgical options are available for specific conditions, along with non-surgical alternatives such as drug therapies or lifestyle changes. In addition, you can research which hospitals are most experienced in performing the procedure you need, along with each hospital's complication rate for that procedure.

To access Making Healthy Decisions, you will need to enter the following password when prompted: u2decide.



## **Healthwise Knowledgebase**


This is a comprehensive online database of unbiased, up-to-date medical information. You can use this database to research medications, medical conditions, medical tests, treatment options and other medical topics. To access Healthwise, log onto [www.unicare-cip.com](http://www.unicare-cip.com).


## A Summary of Your Medical Benefits


This section contains a summary of your medical benefits under the Commonwealth Indemnity Plan, as follows:

- the level of benefits coverage – with CIC (comprehensive coverage) and without CIC (non-comprehensive coverage)
- any coinsurance, copays or deductibles you are responsible for paying in connection with a service or supply
- any limits on the maximum number of visits allowed per calendar year
- any maximum dollar amounts per calendar year that are associated with a service or supply

**Important:** The information contained in this section is only a summary of your medical benefits. For complete details of your medical plan benefits coverage, please refer to the Description of Covered Services on pages 65-76 of this handbook.





The **book symbol**  next to each service listed in Benefits Highlights gives the corresponding page in the Description of Covered Services or other sections where the benefit is more fully described.


The **telephone symbol**  you see throughout this handbook lets you know that, to obtain the maximum level of benefits, you or your provider must call the Commonwealth Service Center at 1-800-442-9300. Failure to do so will result in a reduction in benefits of up to \$500. However, you do not need to call the Plan if you are outside the continental United States (the contiguous 48 states).

The **computer symbol**  that you see throughout this handbook indicates that information on the highlighted topic is available on the Plan's web site, [www.unicare-cip.com](http://www.unicare-cip.com).

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b> Inpatient Hospital Services</b> in an Acute Medical, Surgical or Rehabilitation Facility		
		<b> Also see page 66</b>
Semi-Private Room, ICU, CCU and Ancillary Services	100% for the first 120 days in a calendar year after the inpatient hospital quarterly deductible  <b>After 120th Day:</b> 80% for the remainder of the calendar year	100% after the inpatient hospital quarterly deductible
Medically Necessary Private Room	100% for the first 90 days in a calendar year after the inpatient hospital quarterly deductible, then 100% at the semi-private level from 91st to 120th day  <b>After 120th Day:</b> 80% of the semi-private level. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	100% for the first 90 days in a calendar year after the inpatient hospital quarterly deductible, then 100% at the semi-private level
Inpatient Diagnostic Laboratory and Radiology Expenses	100%	100%
<b> Transplant Services</b>		
		<b> Also see page 73</b>
Quality Centers and Designated Hospitals for Selected Transplant Services	100% after the inpatient hospital quarterly deductible	100% after the inpatient hospital quarterly deductible
Other Hospitals	80% after the inpatient hospital quarterly deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% after the inpatient hospital quarterly deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>Other Inpatient Facilities</b>		 Also see page 66
<ul style="list-style-type: none"> <li>• Sub-acute Care Hospital/Facility</li> <li>• Transitional Care Hospital/Facility</li> <li>• Long-term Care Hospital/Facility</li> <li>• Chronic Disease Hospital/Facility</li> <li>• Skilled Nursing Facility</li> </ul>	<p><b>For Days <i>Not</i> Paid by Medicare:</b> 80% after the calendar year deductible up to a calendar year maximum benefit of \$7,500</p> <p><b>For Days Paid by Medicare:</b> 100% of Medicare's deductible and coinsurance after the calendar year deductible; then 80% for the remainder of the calendar year up to a calendar year maximum benefit of \$7,500</p> <p>Whether or not Medicare pays, the 20% coinsurance amount does not count toward the out-of-pocket maximum</p>	<p><b>For Days <i>Not</i> Paid by Medicare:</b> 80% after the calendar year deductible up to a calendar year maximum benefit of \$10,000</p> <p><b>For Days Paid by Medicare:</b> 100% of Medicare's deductible and coinsurance after the calendar year deductible; then 80% for the remainder of the calendar year up to a calendar year maximum benefit of \$10,000</p> <p>Whether or not Medicare pays, the 20% coinsurance amount does not count toward the out-of-pocket maximum</p>
<b>Emergency Treatment for an Accident / Sudden Serious Illness</b>		 Also see page 67
Emergency Room Charge	100% after a \$50 copay per visit; copay waived if admitted	100% after a \$50 copay per visit; copay waived if admitted
Radiology	100%	100%
Diagnostic Laboratory	100%	100%

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>Non-Emergency Treatment</b>		Also see page 67
Emergency Room Charge	100% after a \$50 copay per visit and after the calendar year deductible	100% after a \$50 copay per visit and after the calendar year deductible
Radiology	80%	100%
Diagnostic Laboratory	100% for Preferred Vendor or contracted providers. <sup>1</sup> For all other providers, 80%. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	100% for Preferred Vendor or contracted providers. <sup>1</sup> For all other providers, 80%. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Surgery</b>		Also see page 67
Inpatient or Outpatient	80%	100%




Benefit Highlights  
Covered Services


<sup>1</sup> Please call the Commonwealth Service Center at 1-800-442-9300 for the names of the Preferred Vendors or contracted providers, or visit our web site at [www.unicare-cip.com](http://www.unicare-cip.com).

To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.


# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>Outpatient Medical Care</b>		 Also see pages 67-73
For Services at a Hospital (other than the services listed below)	100% after the calendar year deductible	100% after the calendar year deductible
Diagnostic Laboratory Testing Preferred Vendors or Other Contracted Providers <sup>1</sup>	100%	100%
Diagnostic Laboratory Testing (performed by other providers)	80% <sup>2</sup> . The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% <sup>2</sup> . The 20% coinsurance amount does not count toward the out-of-pocket maximum.
Radiology	80%	100%
 Physical Therapy and  Occupational Therapy	80% after the calendar year deductible	80% after the calendar year deductible
Speech Therapy (as described in the Description of Covered Services)	80% after the calendar year deductible up to a maximum benefit of \$2,000 per calendar year	100% after the calendar year deductible up to a maximum benefit of \$2,000 per calendar year
Chemotherapy	80% after the calendar year deductible	100% after the calendar year deductible



<sup>1</sup> Please call the Commonwealth Service Center at 1-800-442-9300 for the names of the Preferred Vendors or contracted providers,  or visit our web site at [www.unicare-cip.com](http://www.unicare-cip.com).

<sup>2</sup> Enrollees residing or traveling outside of New England will receive 100% of the Reasonable and Customary Allowed Amount for services obtained from any licensed diagnostic laboratory.


 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>Physician Services</b> <span>Also see page 71</span>		
Non-Emergency Treatment at Home, Office or Outpatient Hospital	80% after a \$10 copay per visit and after the calendar year deductible. The copay applies only to the first 15 visits <sup>1</sup> in a calendar year. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.	100% after a \$10 copay per visit and after the calendar year deductible. The copay applies only to the first 15 visits <sup>1</sup> in a calendar year. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.
Hospital Inpatient	80%	100%
Emergency Treatment	80%	100%
 Chiropractic Care or Treatment	80% after a \$10 copay per visit and after the calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year. The copay applies only to the first 15 visits <sup>1</sup> in a calendar year. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% after a \$10 copay per visit and after the calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year. The copay applies only to the first 15 visits <sup>1</sup> in a calendar year. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b> Private Duty Nursing</b> <span>Also see page 72</span>		
Provided in a Home Setting Only	80% for a registered nurse up to a calendar year maximum benefit of \$4,000 after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% for a registered nurse up to a calendar year maximum benefit of \$8,000 after the calendar year deductible. Of this \$8,000, up to \$4,000 may be for licensed practical nurse services if no registered nurse is available. The 20% coinsurance amount does not count toward the out-of-pocket maximum.

<sup>1</sup> Copays for physician services and chiropractic services will be combined to meet the 15 visit limit.

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>📞 Home Health Care</b> <span>📖 Also see page 70</span>		
Medicare Certified Home Health Agencies and Visiting Nurse Associations <sup>1</sup>	80% after the calendar year deductible	80% after the calendar year deductible
<b>📞 Home Infusion Therapy</b> <span>📖 Also see page 84</span>		
Preferred Vendor <sup>2</sup>	100% after the calendar year deductible	100% after the calendar year deductible
Other Vendors	80% after the calendar year deductible. The 20% co-insurance amount does not count toward the out-of-pocket maximum.	80% after the calendar year deductible. The 20% co-insurance amount does not count toward the out-of-pocket maximum.
<b>Preventive Care</b> <span>📖 Also see page 72</span>		
Office Visits (refer to frequency limits on page 72)	100% after a \$10 copay per visit. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.	100% after a \$10 copay per visit. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.
Annual Gynecological Visits	100% after a \$10 copay per visit	100% after a \$10 copay per visit
Immunizations	100%	100%

<sup>1</sup> Designated providers are covered at a higher amount. Call the Commonwealth Service Center at 1-800-442-9300 for more information.

<sup>2</sup> Please call the Commonwealth Service Center for the names of the Preferred Vendor or contracted providers.







You can also find this information on our web site at [www.unicare-cip.com](http://www.unicare-cip.com).



To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.




# Benefit Highlights


## Summary of Covered Services


	Without CIC	With CIC
<b>Hospice</b>  Also see pages 73-74		
Medicare Certified Hospice	100% after the calendar year deductible	100% after the calendar year deductible
Bereavement Counseling	80% up to a maximum of \$1,500 per family after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% up to a maximum of \$1,500 per family after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Early Intervention Services for Children</b>  Also see page 69		
Programs Approved by the Department of Public Health	80% up to a calendar year maximum benefit of \$3,200 and a lifetime maximum benefit of \$9,600. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% up to a calendar year maximum benefit of \$3,200 and a lifetime maximum benefit of \$9,600. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Ambulance</b>  Also see page 67		
	100% of the first \$25; then 80% after the calendar year deductible	100% of the first \$25; then 100% after the calendar year deductible
<b>Coronary Artery Disease (CAD) Secondary Prevention Program</b>  Also see page 23		
Designated Programs Available Through Medical Case Management	90% after the calendar year deductible. The 10% coinsurance does not count toward the out-of-pocket maximum.	90% after the calendar year deductible. The 10% coinsurance does not count toward the out-of-pocket maximum.

# Benefit Highlights

## Summary of Covered Services







	Without CIC	With CIC
<b> Durable Medical Equipment (DME)</b>		<b> Also see page 75</b>
Preferred Vendor <sup>1</sup>	100% after the calendar year deductible	100% after the calendar year deductible
Other Vendors	80% after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Hospital-Based Personal Emergency Response System (PERS)</b>		<b> Also see page 74</b>
Installation	80% up to a maximum benefit of \$50 after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% up to a maximum benefit of \$50 after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
Rental Fee	80% up to a maximum benefit of \$40 per month. The 20% coinsurance amount does not count toward the out-of-pocket maximum.	80% up to a maximum benefit of \$40 per month. The 20% coinsurance amount does not count toward the out-of-pocket maximum.

<sup>1</sup> Please call the Commonwealth Service Center at 1-800-442-9300 for the names of the Preferred Vendors.  You can also find this information on the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com). If an item is not available through a Preferred Vendor and you obtain it from another provider, it will be covered at 80%.

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services

	Without CIC	With CIC
<b>Prostheses<sup>1</sup></b>  Also see page 72		
	80% after the calendar year deductible	80% after the calendar year deductible
<b>Braces<sup>2</sup></b>  Also see page 68		
	80% after the calendar year deductible	80% after the calendar year deductible
<b>Hearing Aids</b>  Also see page 70		
	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years. The 20% coinsurance amount does not apply to the out-of-pocket maximum.	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years. The 20% coinsurance amount does not apply to the out-of-pocket maximum.
<b>Eyeglasses / Contact Lenses</b>  Also see page 81		
	80% after the calendar year deductible. Limited to the initial set within six months following cataract surgery	80% after the calendar year deductible. Limited to the initial set within six months following cataract surgery
<b>Family Planning Services</b>  Also see page 69		
Office Visits and Procedures	100% after a \$10 copay per visit and after the calendar year deductible	100% after a \$10 copay per visit and after the calendar year deductible
<b>All Other Covered Medical Services</b>  Also see pages 67-73		
	80% after the calendar year deductible	80% after the calendar year deductible


<sup>1</sup> Breast prostheses are covered at 100% after the calendar year deductible.

<sup>2</sup> Orthopedic shoe(s) with attached brace is covered at 100% after the calendar year deductible.

### Prescription Drug Plan – Benefits Administered by Express Scripts

 See page 99. For more information, call 1-877-828-9744 (toll free).

### Mental Health, Substance Abuse, and Enrollee Assistance Program – Benefits

Insured by United Behavioral Health.  See page 105 For more information, call 1-888-610-9039 (toll free).

# Medicare Eligible

## Retired Municipal Teachers and Elderly Governmental Retirees

This is the Certificate of Insurance for Elderly Governmental Retirees and Retired Municipal Teachers who are eligible for Medicare. Coverage is provided under Group Policy Number GI 26585, under which UNICARE Life & Health Insurance Company is the Insurer and the Group Insurance Commission of the Commonwealth of Massachusetts is the plan sponsor.



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# Welcome to the Commonwealth Indemnity Medicare Extension Plan

## Overview

This handbook is a guide to benefits for you and your Medicare-eligible dependents covered under the Commonwealth Indemnity Medicare Extension Plan. Benefits are provided under Group Insurance Policy GI 26585, insured by UNICARE Life & Health Insurance Company. The Group Insurance Commission (GIC) of the Commonwealth of Massachusetts is the plan sponsor.

Throughout this handbook, the Commonwealth Indemnity Medicare Extension Plan is referred to either by its full name, as the “Medicare Extension Plan” or as the “Plan.” The Group Insurance Commission is referred to as the “GIC.”

**To fully understand your benefits, please read this handbook carefully. You’ll find complete coverage information in this handbook and the benefit updates you receive each June.**

## How This Handbook Is Organized

Descriptions of the benefits available to you and your covered dependents are provided in the following three parts of this handbook.

### Part 1: Medical Benefits

This part of the handbook describes the benefits available under the Medicare Extension Plan for medical services, treatment and supplies. These benefits are insured by [UNICARE](#). See page 38.

**Important: This handbook covers both non-Medicare eligible and Medicare eligible enrollees.** Since benefits and notification requirements differ for these two groups of enrollees, Part 1 of this handbook is divided into the following three sections:

**Section A** – Describes the benefits and Plan requirements for **non-Medicare eligible enrollees only** (see pages 1-34)

**Section B** – Explains the benefits and Plan requirements for **Medicare eligible enrollees only** (see pages 35-64)

**Section C** – Describes the benefits and Plan requirements that apply to **both non-Medicare eligible and Medicare eligible enrollees** (see pages 65-98)

Please refer to the table of contents for a list of the information contained in each of the above three sections. Be sure to refer to the appropriate section depending on whether or not you are eligible for Medicare.

This handbook is not a description of your Medicare benefits. For more information about Medicare, read **Your Medicare Handbook**, produced by Medicare and available from your local Social Security office.

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## Part 2: Prescription Drug Plan

This part of the handbook describes the prescription drug plan which is administered by **Express Scripts**. See page 99.

## Part 3: Mental Health, Substance Abuse and Enrollee Assistance Programs

This part of the handbook describes the Mental Health, Substance Abuse and Enrollee Assistance Programs of the Medicare Extension Plan, which are insured by **United Behavioral Health (UBH)**. See page 105.

If you have questions about any of your benefits, please refer to the contact information on page 42.

## About Your Medical Plan

The Medicare Extension Plan supplements your Medicare coverage, thus providing you with comprehensive coverage for many health services including hospital stays, surgery, emergency care, preventive care, outpatient services and other medically necessary treatment. Services can be received from any provider you choose – anywhere in the world.

The Plan provides all health care services and benefits you are entitled to on a nondiscriminatory basis, including benefits mandates by state or federal law. In addition, the Plan does not exclude pre-existing conditions.

As a member under the Medicare Extension Plan, you do not need to select a primary care physician (PCP), nor do you need a referral to seek medical care from any specialist. The Plan provides you with freedom of choice in selecting your physicians, including coverage for pediatric medical specialty and mental health care. The Plan will provide coverage for pediatric specialty care, including mental health care, to individuals requiring such services. The mental health and substance abuse benefits are insured by United Behavioral Health (UBH). Please refer to the mental health and substance abuse section of your Member Handbook and benefits updates, or call UBH toll free at 1-888-610-9039 for details about your coverage. For additional information about practicing physicians in Massachusetts, contact the Massachusetts Board of Registration in Medicine at 1-800-377-0550 or via their web site at [www.massmedboard.org](http://www.massmedboard.org).

This handbook provides information on two different plan designs. The Commonwealth Indemnity Plan **without** CIC (Catastrophic Illness Coverage) provides benefits for many services at 80% coverage. The Commonwealth Indemnity Plan **with** CIC is a more comprehensive plan that increases the benefits for most services to 100% coverage after any applicable copays and deductibles have been paid.

## How Medicare and the Commonwealth Indemnity Medicare Extension Plan Work Together

It is important to know that benefits are different depending on the service. Not every service is covered under the Medicare Extension Plan.

Medicare Part A provides benefits for hospital services. Medicare Part B provides benefits for physician and other health care provider services. The benefits provided by Medicare are based on

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established allowed charges for covered services. The Medicare Extension Plan will consider charges that are covered but not paid by Medicare, including the Part A inpatient hospital deductible and coinsurance and Part B deductible and coinsurance. The Medicare Extension Plan will also provide coverage for some services not covered by Medicare, such as preventive care and hearing aids.

The benefits for an enrollee or his/her dependent covered under the Medicare Extension Plan and enrolled in Medicare will be determined as follows:

- (a) Expenses payable under Medicare will be considered for payment only to the extent that they are covered under the Medicare Extension Plan and/or Medicare.
- (b) In calculating benefits for expenses incurred, the total amount of those expenses will first be reduced by the amount of the actual Medicare benefits paid for those expenses, if any.
- (c) Medicare Extension Plan benefits will then be applied to any remaining balance of those expenses.

### Online Access to Plan and Medical Information on the Plan's Web Site


For your convenience, you can access a broad range of Plan-related and general health care information on the Commonwealth Indemnity Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).

The **computer symbol**  that you see throughout this handbook indicates that information on the highlighted topic is available on the Plan's web site. For example, [www.unicare-cip.com](http://www.unicare-cip.com) can help you by giving you the ability to:

- access data that gives you information you can use in making health care decisions
- find providers
- obtain information about your claims
- check out the Plan's discounts on products and services
- e-mail the Plan or order Plan supplies
- view the Plan's Member Handbook online

### How to Receive the Highest Level of Benefits from Your Medical Plan

Please read the following information carefully to ensure that you receive the maximum level of Plan benefits for medically necessary services.

- The Commonwealth Service Center must be notified at 1-800-442-9300 for **all hospital admissions** and certain outpatient services. The **telephone symbol**  you see throughout this handbook lets you know that, to obtain the maximum level of benefits, you or your provider must call the Commonwealth Service Center. Failure to do so will result in a reduction in benefits of up to \$500. However, you do not need to call the Plan if you are outside the continental United States (the contiguous 48 states).

Please refer to the Managed Care section of this handbook for specific notification requirements and responsibilities.

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- Use the Plan's Preferred Vendors for the following services to enhance your level of benefits:
    - durable medical equipment
    - medical/diabetic supplies
    - home infusion therapy



For a list of the Plan's current Preferred Vendors, log onto the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com), or call the Commonwealth Service Center at 1-800-442-9300.

- Carry your Commonwealth Indemnity Medicare Extension Plan ID card with you at all times and always show it when you go for care. This enables your provider to confirm your eligibility for Plan benefits.

# Important Plan Information

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## Overview

This section gives you important information about the Medicare Extension Plan, including:

- the Commonwealth Service Center and how its staff can help you
- the process for ordering new identification cards when needed
- the steps to take to access a language interpreter when speaking with a customer service representative at the Commonwealth Service Center
- contact information when you have questions about your medical, prescription drug plan or mental health/substance abuse benefits
- UNICARE's Member Confidentiality Statement

## The Commonwealth Service Center

The Commonwealth Service Center is where UNICARE administers services; processes claims; and provides customer service, utilization management and medical case management for the medical component of the Medicare Extension Plan. Representatives are available Monday through Friday from 8:30 a.m. to 5:00 p.m. to answer questions you and your family may have about your medical coverage. You can also access claims information 24 hours a day, seven days a week from our automated telephone line, or from the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).

When you call, you will speak with customer service representatives or patient advocates, depending on the nature of your call.

**Customer service representatives** are benefits specialists who can answer questions about:

- claim status
- notification requirements
- covered services
- Preferred Vendors
- Plan benefits

**Patient advocates** are registered nurses who can help you coordinate your health care

needs with the benefits available under the Plan. The patient advocate will:

- provide information about the Managed Care Program, including Utilization Management, Medical Case Management, and Quality Centers for Transplant Services and other services
- answer questions about the Plan's coverage for hospital stays and certain outpatient services
- speak with you and your physician about covered and non-covered services to help you obtain care and coverage in the most appropriate health care setting, or
- assist you with optimizing benefits for covered services after you are discharged from the hospital

## Your Identification Card

When you are enrolled in the Plan, you will receive a Commonwealth Indemnity Medicare Extension Plan identification (ID) card. When you need health care services, tell your physician, hospital or other provider that you are a member of Medicare **and** the Commonwealth Indemnity Medicare Extension Plan. Show your provider **both** your Medicare card and your Medicare Extension Plan card.

# Important Plan Information

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Your Medicare Extension Plan ID card contains useful information about your benefits and important telephone numbers you and your physician may need.



If you lose your ID card or need additional cards, you can order new cards from the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com). You can also call the Commonwealth Service Center at 1-800-442-9300.

## Interpreting and Translating Services

If you need a language interpreter when you contact the Commonwealth Service Center, a customer service representative will access a language line and connect you with an interpreter who will translate your conversation with the representative.

If you are deaf or hard of hearing and have a TDD machine, you can contact the Medicare Extension Plan by calling its telecommunications device for the deaf (TDD) line at 1-800-322-9161 or 1-978-474-5163.

**For a translation of the above text, see Appendix E at the back of this handbook.**

## Member Confidentiality Statement

This statement describes how UNICARE protects the confidentiality of its members' personal, financial and health information. It also explains your rights as well as UNICARE's legal duties and privacy practices. UNICARE's policies comply with the Health Insurance Portability and Accountability Act

(HIPAA) that was signed into federal law in August 1996 to help improve the efficiency of the health care system in the United States.

UNICARE's Member Confidentiality Statement is contained in Appendix A at the back of this handbook. Please read this statement carefully.

## Important Contact Information

If you have questions, please refer to the contact information below:

For information about your medical benefits:

### Commonwealth Indemnity Medicare Extension Plan

P.O. Box 9016  
Andover, MA 01810-0916  
1-800-442-9300  
TDD: 1-800-322-9161  
[www.unicare-cip.com](http://www.unicare-cip.com)

For information about your prescription drug plan:

### Express Scripts

1-877-828-9744 (toll free)  
TDD: 1-800-842-5754  
[www.express-scripts.com](http://www.express-scripts.com)

For information about your mental health and substance abuse benefits:

### United Behavioral Health

1-888-610-9039 (toll free)  
TDD: 1-800-842-9489  
[www.liveandworkwell.com](http://www.liveandworkwell.com)  
(access code 10910)

## Overview

This section describes the costs that you may be responsible for paying in connection with services covered by the Plan. These costs include deductibles, copayments and coinsurance. This section also explains how the Plan reimburses health care providers.

## Deductibles

A deductible is a fixed dollar amount you pay for certain services before the Plan begins paying benefits for you or a covered dependent. The Plan's deductible is applied to any balances remaining after Medicare considers your claim. The deductible amounts you must satisfy are shown in the chart below.

Deductibles	Coverage Without CIC (Non-Comprehensive Coverage)	Coverage With CIC (Comprehensive Coverage)
Individual Calendar Year Deductible	\$100	\$35
Inpatient Hospital Quarterly Deductible	\$100	\$50

### Individual Calendar Year Deductible

The individual calendar year deductible is the amount each person must pay before benefits for many services begin for that calendar year. The individual calendar year deductible is applied to any balances that remain after Medicare considers your claims.

**For example:** If you have coverage with CIC and you go to a provider for a medical problem in January, you will have to pay \$35 of the allowed amount remaining after Medicare's payment. Once you have paid the \$35 calendar year deductible, you will not have to pay it again for the remainder of the year, regardless of the types of services you receive.

The Plan determines to which providers you owe any deductible amounts based on the order in which the claims are received. You will receive an Explanation of Benefits (EOB) that will indicate which provider(s) may be owed the deductible.

Some of the types of charges to which the calendar year deductible applies are office visits, physical therapy and outpatient hospital services. The calendar year deductible does not apply to preventive care visits, laboratory tests and x-rays. For more information, check the Benefit Highlights for a complete listing of where the calendar year deductible is applied.

# Your Costs

## Deductible Carryover

Any amounts you pay toward the individual calendar year deductible in the last three months of a calendar year will be applied toward the deductible for the next calendar year. Carryover does not apply to the inpatient hospital quarterly deductible.

## Inpatient Hospital Quarterly Deductible

The inpatient hospital quarterly deductible is a per-person, per-calendar year quarter deductible. Each time you or a covered dependent is admitted to a hospital, you are responsible for this deductible. However, once a covered person satisfies this deductible in any calendar year quarter, he or she will not have to satisfy the deductible again during that same calendar year quarter. The deductible is applied to any balances that remain after Medicare considers your claims. The inpatient hospital quarterly deductible does not apply toward the individual calendar year deductible.

**For example:** If you have coverage with CIC and you are admitted to a hospital in January and stay overnight, you will be responsible to pay the \$50 deductible on the balance that remains after Medicare's payment. If you were re-admitted in March, you will not have to pay another deductible, as March is in the same calendar quarter as January. However, if you were re-admitted in May, you may incur another \$50 deductible.

## Copayments

A copayment ("copay") is a fixed dollar amount you pay to a provider at the time of service. Copay amounts vary depending on the type of service you receive. They are always deducted before the individual deductible is applied. Copays do not count toward satisfying deductibles, coinsurance amounts or out-of-pocket maximums.

**For example:** As a member of the Medicare Extension Plan, you owe a \$5 copay when you have a preventive care (routine) office visit. You do not owe a copay if you go to a physician's office for a reason other than a preventive care visit.

You are also responsible for a \$25 copay every time you go to the emergency room. This copay is waived if you are admitted to the hospital.

## Coinsurance

Coinsurance is the percentage of the Allowed Amount that you must pay for covered services after the deductible is satisfied. For example, if the Plan pays 80% of the Allowed Amount for certain services, you are responsible for paying the remaining 20%. In addition, you may be responsible for the difference between the Allowed Amount and the provider's charge for services received from providers outside of Massachusetts. Coinsurance is applied to any balances that remain after Medicare considers your claims. To see which benefits coinsurance applies to, refer to the Benefit Highlights.

## Out-of-pocket Maximum

To protect you from large medical expenses, the Medicare Extension Plan with CIC limits the amount of coinsurance you pay out-of-pocket each year for some covered services. This out-of-pocket maximum is \$500. There is no out-of-pocket maximum without CIC Coverage for the Medicare Extension Plan.

Once you reach the out-of-pocket limit, the Plan pays 100% of the Allowed Amount for the designated covered services for the rest of the calendar year.

Deductibles, copayments and certain coinsurance amounts do not apply toward your out-of-pocket maximum. Any amounts

paid in excess of the Allowed Amount, or for non-covered services, also do not apply toward your out-of-pocket maximum.

To find out which coinsurance amounts apply toward the out-of-pocket maximum, see the Benefit Highlights.

## Allowed Amount

The Allowed Amount is either the amount Medicare allows for covered services or the Reasonable and Customary charge – whichever is lower. Under Massachusetts General Law, Chapter 32A: Section 20, providers who render services in Massachusetts are prohibited from billing you for amounts in excess of the Medicare Extension Plan determined or Allowed Amounts.

## Reasonable and Customary Charge

Charges for covered services are reasonable and customary to the extent they do not exceed the general level of charges for like or similar treatment, services or supplies by other providers in the area where the charges are incurred. Charges in excess of the reasonable and customary allowance are not considered for payment under the Medicare Extension Plan.

## Allowed Charge

Allowed Charge means the lower of actual charges or a schedule of charges for like or similar treatment, services or supplies. The Allowed Charge applies to those benefits for which Preferred Vendors have been designated.

If you use a Preferred Vendor, you will maximize your benefits because you will not be balance billed.

**In Massachusetts**, if you choose to use a provider other than a Preferred Vendor, you are responsible for the coinsurance amounts up to the Allowed Charge. Providers of services in Massachusetts are prohibited by law from billing you for amounts in excess of Plan determined or Allowed Amounts.

**Outside Massachusetts**, if you choose to use a provider other than a Preferred Vendor, you are responsible for amounts in excess of the Allowed Charge. Amounts in excess of the Allowed Charge are not applied toward satisfying the deductible, coinsurance or out-of-pocket maximum.

## Provider Reimbursement

The Medicare Extension Plan reimburses providers on a fee-for-service basis. The Plan does not withhold portions of benefit payments from providers, nor offer incentive payments to providers related to controlling the utilization of services. Explanations of provider payments are detailed in your Explanations of Benefits (EOBs). Under the Plan, providers are not prohibited from discussing the nature of their compensation with you.

# Your Claims

## How to Submit a Claim

Before the Medicare Extension Plan can process your claims, your claims must first be submitted to Medicare for consideration. Most hospitals, physicians or other health care providers will submit claims to Medicare for you. You will receive an Explanation of Medicare Benefits (EOMB) that explains what Medicare paid and if there are balances remaining.

Once Medicare processes your claim, the balance is automatically sent to the Commonwealth Service Center where benefits under the Medicare Extension Plan are determined. This process is called **Medicare Crossover**. You are not responsible for paying any balances until the Medicare crossover process is completed. At that time you will receive an EOB from the Medicare Extension Plan.


If the situation arises where you need to submit your own claim, you must first submit the claim to Medicare. You must then submit written proof of the claim to the Commonwealth Service Center that includes:

- Medicare EOMB
- diagnosis
- date of service
- amount of charge
- name, address and type of provider
- name of enrollee
- enrollee's ID number
- name of patient
- description of each service or purchase
- other insurance information, if applicable
- accident information, if applicable
- proof of payment, if applicable

If the proof of payment you receive from a provider contains information in a foreign language, please provide the Plan with a translation of this information, if possible.

The Medicare Extension Plan claim form may be used to submit written proof of a

claim. Original bills or paid receipts from providers will also be accepted as long as the information described above is included.

For your convenience, a claim form can be found at the back of this book.  You can also request this form from [www.unicare-cip.com](http://www.unicare-cip.com).

## Filing Deadline

Written proof of a claim must be submitted to the Plan within two years from the date of service. Claims submitted after two years will be accepted for review if it is shown that the person submitting the claim was mentally or physically incapable of providing such proof of submission in the required timeframe.

## Claims Review Process

The Medicare Extension Plan routinely reviews submitted claims to evaluate the accuracy of billing information about services performed. The Plan may request written documentation such as operative notes, procedure notes, office notes, pathology reports and x-ray reports from your provider. In cases of suspected claim abuse or fraud, the Plan may require that the person whose disease, injury or pregnancy is the basis of the claim be examined by a physician chosen by the Plan. This examination will be performed at no expense to the enrollee and/or covered dependent.

## Restrictions on Legal Action

No legal action or suit to recover benefits for charges incurred while covered under the Medicare Extension Plan may be started before 60 days after written proof of a claim has been furnished. Further, no such action or suit may be brought more than three years after the time such proof has been furnished. If either time limit is less than permitted by state law where you reside when the alleged loss occurred, the limit is extended to be consistent with that state law.


## Right of Reimbursement

UNICARE will have a lien on any recovery made by you or your dependent for an injury or disease to the extent you or your dependent has received benefits for such injury or disease from the Plan. That lien applies to any recovery made by you or your dependent from any person or organization that was responsible for causing such injury or disease, or from their insurers. Neither you nor your dependent will be required to reimburse UNICARE for more than the amount you or your dependent recover for such injury or disease.

You or your dependent must execute and deliver such documents as may be required, and do whatever is necessary to help UNICARE in its attempts to recover benefits it paid on behalf of you or your dependent.

## Claims Inquiry

If you have questions about your claims, you can contact the Commonwealth Service Center in one of the following ways to request a review of your claim:


- Call the Plan at 1-800-442-9300
-  E-mail the Plan from [www.unicare-cip.com](http://www.unicare-cip.com)
- Write to the Medicare Extension Plan, Claims Department, P.O. Box 9016, Andover, MA 01810-0916

If you have additional information, please include it with your letter. You will be notified of the result of the investigation and of the final determination.

## 24-Hour Access to Claims Information

You can also check the status of your claims 24 hours a day, seven days a week in the following two ways:

1. Call us at 1-800-442-9300 and select the option to access our automated information line.

2.  Log onto [www.unicare-cip.com](http://www.unicare-cip.com).  
A personal identification number protects the privacy of your information.

## Inquiry, Grievance and Appeals Process

The following two procedures describe how the Plan handles member concerns and grievances:

- **Internal Inquiry Process:** The Plan provides an internal process for resolving issues not involving a coverage decision based on medical necessity. The Plan will attempt to resolve these issues to your satisfaction within three business days. If the concern is not resolved within three business days, you have the option of pursuing the issue through the internal grievance process.
- **Internal Grievance Process:** Inquiries that are not resolved by the Plan to your satisfaction within three business days are handled through the internal grievance process. Coverage decisions based on medical necessity are handled through the internal grievance process as an appeal.

Your request to initiate the internal grievance process should be made within 60 days of the notification of the determination. You should also state why you believe the determination was in conflict with Plan provisions, and include all supporting documentation (at your own expense).

The Plan will review the initial determination and respond to you in writing within 30 business days of receiving the information necessary to complete the review. The letter will contain the specific reasons for the Plan's decision and, if applicable, instructions as to any additional appeal procedures that may be available.

# Your Claims

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If the issue involves ongoing inpatient hospital services, services to the terminally ill, or a case where delay could result in serious jeopardy to your life or health, the grievance may be handled through the expedited internal grievance process. This expedited process will be completed within five days.

Grievances involving coverage decisions based on medical necessity that are not resolved to your satisfaction after completion of the Plan's internal grievance process may be eligible for an independent external review through the Department of Public Health's Office of Patient Protection (OPP). The OPP facilitates the external review process. To obtain the necessary forms, you must contact the OPP at 1-800-436-7757, or access its web site at [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp). To obtain a copy of a grievance report, call the OPP.

Appeals relating to the Managed Care Review Program (inpatient hospital admissions, durable medical equipment, home infusion therapy, and home health care) should be directed to:

**Commonwealth Indemnity  
Medicare Extension Plan**  
Appeals Review  
P.O. Box 2011  
Andover, MA 01810-0035

All other appeals should be directed to:

**Commonwealth Indemnity  
Medicare Extension Plan**  
Appeals Review  
P.O. Box 2075  
Andover, MA 01810-0037

## Request and Release of Medical Information

UNICARE's policies for releasing and requesting medical information comply with the Health Insurance Portability and Accountability Act (HIPAA). For more details, refer to the Member Confidentiality Statement located in Appendix A at the back of this handbook.

# Managed Care Program

## Overview

The Managed Care Program under the Medicare Extension Plan includes the following three components:

1. Utilization Management
2. Medical Case Management
3. Quality Centers for Transplant Services and Specialized Procedures

The Managed Care Program determines the medical necessity and appropriateness of certain health care services by reviewing clinical information. This process, called Utilization Management, a standard component of most health care plans, ensures that benefits are paid appropriately for services that meet the Plan's definition of medical necessity. These criteria are developed with input from actively practicing physicians in the Plan's service area, and are developed in accordance with the standards adopted by the national accreditation organizations. They are updated at least three times a year, or more often as new treatments, applications and technologies are adopted as generally accepted professional medical practice. These criteria are evidence-based, if practical. Managed Care Program staff will inform you in advance regarding what services will be covered.

The Managed Care Program reviews the benefits available to you from Medicare and helps coordinate coverage. This Program helps control costs while preserving the ability of the Group Insurance Commission to offer benefits of an indemnity plan to enrollees.

Managed Care Program staff includes patient advocates who are registered nurses and other nurse reviewers working with physician advisors. To determine medical necessity, nurses speak with your physicians, hospital staff, and/or other health care providers to evaluate your clinical situation and the circumstances of your health care. A physician advisor on behalf of the Managed Care Program may speak with your physician to discuss the proposed treatment and/or the setting in which it will be provided.

The review process is initiated when you or someone on your behalf notifies the Commonwealth Service Center that:

- you or your dependent will be or has been admitted to the hospital; or
- a provider has recommended one of the services noted on the Notification Requirements chart on the following page.



You will also find the Medicare Extension Plan's Notification Requirements on the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com).

**Important:** If your provider or you fail to notify the Commonwealth Service Center within the required time frame as specified in the Notification Requirements chart on page 50, your benefits may be reduced by as much as \$500. The purpose of notifying the Plan is to give the Plan sufficient time to determine if the proposed service will be covered. This process minimizes your risk of incurring charges.

# Managed Care



## Managed Care Notification Requirements\*

Managed Care

Treatment / Service	Notification Requirement
<b>An Overnight Hospital Stay:</b> Non-emergency Admission	At least 7 calendar days before the admission
Emergency Admission	Within 24 hours (next business day)
<b>Organ Transplants:</b> Liver, Lung, Kidney, Heart, Bone Marrow, Kidney / Pancreas, All Other	At least 21 calendar days before transplant-related services begin
<b>Durable Medical Equipment:</b> (if the purchase price exceeds \$500 or the expected rental charges will exceed \$500 over the period of use)	At least one business day before ordering the equipment
<b>Home Health Care Provided By:</b> <ul style="list-style-type: none"><li>• Home Health Agencies</li><li>• Visiting Nurse Associations</li><li>• Private Duty Nurses</li></ul>	At least one business day before the services begin if Medicare is not going to cover the services
<ul style="list-style-type: none"><li>• Home Infusion Therapy Companies</li></ul>	At least one business day before the services begin



To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300.

\* Claims submission does not constitute notification.

## Utilization Management Program

### Inpatient Hospitalizations

**Initial Review:** The Medicare Extension Plan must review and determine the medical necessity of all inpatient hospital admissions. You or someone on your behalf must initiate this process by calling the Commonwealth Service Center at least seven (7) days in advance of a non-emergency admission, and within 24 hours or the next business day of an emergency admission.

The purpose of this process is to inform you prior to a non-emergency admission, or as soon as possible after an emergency admission, whether the admission will be considered for benefits under the Plan. In doing so, you minimize your risk of incurring non-covered services.

Medicare covers 60 days at 100% after Medicare's deductible for medically necessary hospital care that occurs within a "benefit period." Those 60 days can occur as a result of one or multiple hospitalizations.

A benefit period begins the day you are first admitted to a hospital and ends when you have been out of a hospital or skilled nursing facility for 60 straight days. The benefit period also ends if you are in a skilled nursing facility but have not received skilled care in that facility for 60 straight days.

After that 60 day period, the next time you are admitted to a hospital, a new benefit period begins and your hospital and skilled nursing Medicare benefits are renewed. There is no limit on the number of Medicare benefit periods that you can have.

If you have additional questions about your Medicare benefits, please consult **Your Medicare Handbook** or call your local Social Security office. Depending on the benefits available to you from Medicare, the patient advocate will determine the need for a review of the medical necessity and appropriateness of the hospitalization. If a review is needed, a patient advocate will discuss with your physician the medical necessity and appropriateness of the planned or ongoing treatment and of the setting to determine the benefits available under the Commonwealth Indemnity Medicare Extension Plan.

If the patient advocate is unable to confirm the medical necessity and appropriateness of the treatment, the inpatient hospital setting or the anticipated length of stay, a physician advisor will speak with your physician before the Plan makes a final decision. If the admission is determined to be not medically necessary and appropriate, the patient advocate will promptly notify you, your physician and the hospital.

**Continued Stay Review:** You should notify the Medicare Extension Plan if your stay in any hospital adds up to or is near 60 days within one benefit period. When this occurs, the patient advocate will begin a review of the continuing hospital stay. The patient advocate will call your physician while you are in the hospital to confirm the medical necessity and appropriateness of the hospital stay.

If the patient advocate is unable to confirm that the continued hospitalization is medically necessary, a physician advisor will speak with your physician before making the final decision. If the continued stay is determined to be not medically necessary and appropriate, the patient advocate will promptly notify you, your physician and the hospital.

# Managed Care Program

During continued stay review, the patient advocate will also work with the hospital staff to facilitate early planning for care that may be required after your discharge.

## **Durable Medical Equipment Over \$500**

Any durable medical equipment (DME) ordered by a physician that is expected to cost more than \$500 is subject to Plan review. The \$500 may be the result of either the purchase price or the total rental charges.

The Plan must be notified at least one (1) business day before the equipment is ordered from the equipment provider. Upon notification, a patient advocate will contact your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the equipment. A patient advocate will notify you regarding whether the Plan will authorize coverage for the equipment.

If you obtain equipment through a Preferred Vendor, the item will be covered at 100% after the calendar year deductible. Please note that if a covered item is not available through a Preferred Vendor and you obtain it from another provider, it will only be covered at 80% after the calendar year deductible.

## **Home Infusion and Home Health Care**

When a physician prescribes home infusion services, the Plan must be notified at least one business day before services begin, if it has been determined that Medicare will not cover the full amount of the services requested. If Medicare does not cover other home health services, the Plan must also be notified at least one business day before services begin.

Upon notification, a patient advocate will call your health care provider to obtain clinical information that will be used to determine the medical appropriateness of the home health

care services. A patient advocate will notify you whether the Plan will authorize coverage for the services.

## **Appeals Process**

If an initial denial occurs before or while health care services are being provided, and the attending physician or patient believes that the determination warrants an immediate reconsideration, either party may request reconsideration of that determination over the telephone on an expedited basis.

For an immediate reconsideration, the Commonwealth Service Center must receive requests and all supporting information within three (3) business days of the initial notification of denial. The reconsideration shall occur within one business day of receipt of all necessary supporting documentation. The decision is then communicated in writing to the patient and the patient's health care provider.

If the denial is upheld, the patient can take the next step and appeal the decision to:

**Commonwealth Indemnity  
Medicare Extension Plan**  
Appeals Review  
P.O. Box 2011  
Andover, MA 01810-0035

Grievances involving coverage decisions based on medical necessity that are not resolved to your satisfaction after completion of the Plan's internal grievance process may be eligible for an independent external review through the Department of Public Health's Office of Patient Protection (OPP). The OPP facilitates the external review process. To obtain the necessary forms, you must contact the OPP at 1-800-436-7757, or access its web site at [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp). To obtain a copy of a grievance report, call the OPP.

## Medical Case Management

The Medical Case Management Program facilitates the timely provision of appropriate, cost-effective, quality health care services that are tailored to meet an individual's health care needs. A medical case manager is a registered nurse with expertise to assist you and your family when you are faced with a serious medical problem such as stroke, cancer, spinal cord injury or other conditions that require multiple medical services. The medical case manager will:

- help you and your family cope with the stress associated with an illness or injury by facilitating discussions about health care planning, and enhancing the coordination of services among multiple providers
- work with the attending physician and other involved health care providers to evaluate the present and future health care needs of the patient
- provide valuable information regarding available resources for the patient
- work with the mental health/substance abuse benefits administrator when you or your dependent's condition requires both medical and mental health services, to coordinate services and maximize your benefits under the Plan
- explore alternative funding sources or other resources in cases where medical necessity exists but there is a limit to coverage under the Plan
- facilitate the management of chronic disease states by promoting education, wellness programs, self help and prevention
- promote the development of an appropriate plan of care to ease the transition from a stay in a facility to the return home

## Quality Centers and Designated Hospitals for Transplants

The Plan has designated certain hospitals as Quality Centers for organ transplants. These hospitals were chosen for their specialized programs, experience, reputation and ability to provide high quality care. The purpose of this program is to facilitate the provision of timely, cost-effective, quality services to eligible Plan enrollees and their dependents at specialized facilities. A medical case manager is available to support the patient and family before the transplant procedure and throughout the recovery period. The medical case manager will:

- assess the patient's ongoing needs
- coordinate services while the patient is awaiting a transplant
- help the patient and family to optimize Plan benefits
- maintain communication with the transplant team
- facilitate transportation and housing arrangements, if needed
- facilitate discharge planning alternatives
- coordinate home care plans as necessary
- explore alternative funding sources or other resources in cases where there is need but there are limited benefits under the Plan

Although you and your covered dependents have the freedom to choose any health care provider for these procedures, you can maximize your benefits when you use one of these Quality Centers. You or someone on your behalf should notify the Plan as soon as your physician recommends a transplant evaluation.

# Managed Care Program


## Coronary Artery Disease Secondary Prevention Program

The Coronary Artery Disease Secondary Prevention Program is designed to help you make the necessary lifestyle changes that can reduce your cardiac risk factors. It is available to members with a history of heart disease. The program is available through the Medical Case Management Program. You may call a medical case manager to ask about your eligibility and available programs.

## Other Health Management Resources

### MedCall®

The Plan's MedCall program provides a 24 hour toll-free number to access nurse counselors who can answer your questions about procedures or symptoms that you would like to discuss. Nurse counselors can provide information about appropriate care settings and help you prepare for a doctor's visit. They can also discuss your medications and any potential side effects. MedCall also serves as a referral source for local, state and national self-help agencies. To speak with a nurse counselor, call the MedCall toll-free number, 1-800-424-8814. You will need to provide the following Plan-specific code: 1002.

By calling the above number, you can also access MedCall's library of more than 200 audio tapes to get automated information over the phone on many health related topics. To view the list of available audio tapes, log onto [www.unicare-cip.com](http://www.unicare-cip.com). 



### Healthwise Knowledgebase

This is a comprehensive online database of unbiased, up-to-date medical information. You can use this database to research medications, medical conditions, medical tests, treatment options and other medical topics. To access Healthwise, log onto [www.unicare-cip.com](http://www.unicare-cip.com).



### Making Healthy Decisions

Making Healthy Decisions is a powerful research tool available on the Plan's web site, [www.unicare-cip.com](http://www.unicare-cip.com), that gives you easy access to comprehensive and reliable health care information to help you evaluate your health care options. Making Healthy Decisions provides you with the following:

- information about health conditions or surgical procedures
- questions to ask at doctors' visits
- help with selecting hospitals

You can also use this web site tool to find out what types of treatment and surgical options are available for specific conditions, along with non-surgical alternatives such as drug therapies or lifestyle changes. In addition, you can research which hospitals are most experienced in performing the procedure you need, along with each hospital's complication rate for that procedure.


To access Making Healthy Decisions, you will need to enter the following password when prompted: u2decide.


## A Summary of Your Medical Benefits


This section contains a summary of your medical benefits under the Medicare Extension Plan after consideration by Medicare, as follows:

- the level of benefits coverage – with CIC (comprehensive coverage) and without CIC (non-comprehensive coverage)
- any coinsurance, copays or deductibles you are responsible for paying in connection with a service or supply
- any limits on the maximum number of visits allowed per calendar year
- any maximum dollar amounts per calendar year that are associated with a service or supply

***Important:* The information contained in this section is only a summary of your medical benefits. For complete details of your medical plan benefits coverage, please refer to the Description of Covered Services on pages 65-76 of this handbook.**





The **book symbol**  next to each service listed in Benefits Highlights gives the corresponding page in the Description of Covered Services or other sections where the benefit is more fully described.


The **telephone symbol**  you see throughout this handbook lets you know that, to obtain the maximum level of benefits, you or your provider must call the Commonwealth Service Center at 1-800-442-9300. Failure to do so will result in a reduction in benefits up to \$500. However, you do not need to call the Plan if you are outside the continental United States (the contiguous 48 states).

The **computer symbol**  that you see throughout this handbook indicates that information on the highlighted topic is available on the Plan's web site, [www.unicare-cip.com](http://www.unicare-cip.com).

# Benefit Highlights



## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<div><div> <b>Inpatient Hospital Services</b></div><div>in an Acute Medical, Surgical or Rehabilitation Facility</div></div> <div> Also see page 66</div>		
Semi-Private Room, ICU, CCU and Ancillary Services	100% after the inpatient hospital quarterly deductible	100% after the inpatient hospital quarterly deductible
Medically Necessary Private Room	100% of the semi-private room rate after the inpatient hospital quarterly deductible	100% of the semi-private room rate after the inpatient hospital quarterly deductible
Inpatient Diagnostic Laboratory and Radiology Expenses	100%	100%
<div><div> <b>Transplant Services</b></div><div></div></div> <div> Also see page 73</div>		
Quality Centers and Designated Hospitals for Selected Transplant Services	100% after the inpatient hospital quarterly deductible	100% after the inpatient hospital quarterly deductible
Other Hospitals	80% after the inpatient hospital quarterly deductible	80% after the inpatient hospital quarterly deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<b>Other Inpatient Facilities</b>		 Also see page 66
<ul style="list-style-type: none"> <li>• Sub-acute Care Hospital/Facility</li> <li>• Transitional Care Hospital/Facility</li> <li>• Long-term Care Hospital/Facility</li> <li>• Chronic Disease Hospital/Facility</li> <li>• Skilled Nursing Facility</li> </ul>	<p><b>For Days Paid by Medicare:</b> Part A deductible and coinsurance up to 100 days after the calendar year deductible; then 80% for the remainder of the calendar year up to a calendar year maximum benefit of \$7,500</p> <p><b>For Days Not Paid by Medicare:</b> 80% up to the calendar year maximum benefit of \$7,500</p>	<p><b>For Days Paid by Medicare:</b> Part A deductible and coinsurance up to 100 days after the calendar year deductible; then 80% for the remainder of the calendar year up to a calendar year maximum benefit of \$10,000</p> <p><b>For Days Not Paid by Medicare:</b> 80% up to the calendar year maximum benefit of \$10,000</p> <p>Whether or not Medicare pays, the 20% coinsurance amount does not count toward the out-of-pocket maximum.</p>
<b>Emergency Treatment for an Accident / Sudden Serious Illness</b>		 Also see page 67
Emergency Room Charge	100% after a \$25 copay per visit; copay waived if admitted	100% after a \$25 copay per visit; copay waived if admitted
Radiology	100%	100%
Diagnostic Laboratory	100%	100%


# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
Non-emergency Treatment		Also see page 67
Emergency Room Charge	100% after a \$25 copay per visit and after the calendar year deductible	100% after a \$25 copay per visit and after the calendar year deductible
Radiology	80%	100%
Diagnostic Laboratory	80%	100%
Surgery		Also see page 67
Inpatient or Outpatient	<p><b>In Massachusetts</b> 100% of Part B deductible and coinsurance amount</p> <p><b>Outside Massachusetts–Medicare Assigned:</b> 100% of Part B deductible and coinsurance amount</p> <p><b>Outside Massachusetts–Medicare Unassigned:</b> 100% of Part B deductible and coinsurance amount</p>	<p><b>In Massachusetts</b> 100% of Part B deductible and coinsurance amount</p> <p><b>Outside Massachusetts–Medicare Assigned:</b> 100% of Part B deductible and coinsurance amount</p> <p><b>Outside Massachusetts–Medicare Unassigned:</b> 100% of Part B deductible and coinsurance amount; then 80% of the difference between the Medicare payment and the covered charge</p>

# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<b>Outpatient Medical Care</b>		 Also see pages 67-73
For Services at a Hospital (other than the services listed below)	100% after the calendar year deductible	100% after the calendar year deductible
Diagnostic Laboratory Testing and Radiology Expenses	80%	100%
Physical Therapy and Occupational Therapy	80% after the calendar year deductible	<b>If Medicare Pays:</b> 100% of the Part B deductible and coinsurance amount  <b>If Medicare Does Not Pay:</b> 80% after the calendar year deductible
Speech Therapy (as described in the Description of Covered Services)	80% after the calendar year deductible up to a maximum benefit of \$2,000 per calendar year	100% after the calendar year deductible up to a maximum benefit of \$2,000 per calendar year
Chemotherapy	80% after the calendar year deductible	100% after the calendar year deductible


# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

### Without CIC

### With CIC

#### Physician Services

 Also see page 71

Non-Emergency Treatment at Home, Office or Outpatient Hospital

100% after the calendar year deductible

100% after the calendar year deductible

Hospital Inpatient

100%

100%

Emergency Treatment

100%

100%


Chiropractic Care or Treatment

80% after the calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year

80% after the calendar year deductible; maximum benefit of \$40 per visit, 20 visits per calendar year



#### Private Duty Nursing

 Also see page 72

Inpatient  
(must not duplicate services that a hospital or facility is licensed to provide)

100% up to a calendar year maximum benefit of \$1,000 after the calendar year deductible. The maximum benefit includes benefits paid by Medicare, then 80%.

100% up to a calendar year maximum benefit of \$1,000 after the calendar year deductible. The maximum benefit includes benefits paid by Medicare, then 80%.

Outpatient

80% up to a calendar year maximum benefit of \$4,000 after the calendar year deductible. The maximum benefit includes benefits paid by Medicare.

80% up to a calendar year maximum benefit of \$8,000 after the calendar year deductible. The maximum benefit includes benefits paid by Medicare. The 20% coinsurance amount does not count toward the out-of-pocket maximum.



To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<b>📞 Home Health Care</b> <span>📖 Also see page 70</span>		
Medicare Certified Home Health Agencies and Visiting Nurse Associations	80% after the calendar year deductible	80% after the calendar year deductible
<b>📞 Home Infusion Therapy</b> <span>📖 Also see page 84</span>		
Preferred Vendor <sup>1</sup>	100% after the calendar year deductible	100% after the calendar year deductible
Other Vendors	80% after the calendar year deductible	80% after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Preventive Care</b> <span>📖 Also see page 72</span>		
Office Visits (refer to frequency limits on page 72)	100% after a \$5 copay per visit. The copay does not count toward the calendar year deductible.	100% after a \$5 copay per visit. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.
Annual Gynecological Visits	100% after a \$5 copay per visit. The copay does not count toward the calendar year deductible.	100% after a \$5 copay per visit. The copay does not count toward the calendar year deductible or the out-of-pocket maximum.
Immunizations	100%	100%

<sup>1</sup> Please call the Commonwealth Service Center for the names of the Preferred Vendor or contracted providers.







You can also find this information on our web site at [www.unicare-cip.com](http://www.unicare-cip.com).



To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.





# Benefit Highlights


## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<b>Hospice</b>  Also see pages 73-74		
Medicare Certified Hospice	100% after the calendar year deductible	100% after the calendar year deductible
Bereavement Counseling	80% up to a maximum of \$1,500 per family after the calendar year deductible	80% up to a maximum of \$1,500 per family after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Early Intervention Services for Children</b>  Also see page 69		
Programs Approved by the Department of Public Health	80% up to a calendar year maximum benefit of \$3,200 and a lifetime maximum benefit of \$9,600.	80% up to a calendar year maximum benefit of \$3,200 and a lifetime maximum benefit of \$9,600. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Ambulance</b>  Also see page 67		
	100% of the first \$25	100% after the calendar year deductible
<b>Coronary Artery Disease (CAD) Secondary Prevention Program</b>  Also see page 54		
Designated Programs Available Through Medical Case Management	90%	90%. The 10% coinsurance does not count toward the out-of-pocket maximum.


# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)

	Without CIC	With CIC
<b> Durable Medical Equipment (DME)</b>  Also see page 75		
Preferred Vendor <sup>1</sup>	100% after the calendar year deductible	100% after the calendar year deductible
Other Vendors	80% after the calendar year deductible	80% after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
<b>Hospital-Based Personal Emergency Response System (PERS)</b>  Also see page 74		
Installation	80% up to a maximum benefit of \$50 after the calendar year deductible.	80% up to a maximum benefit of \$50 after the calendar year deductible. The 20% coinsurance amount does not count toward the out-of-pocket maximum.
Rental Fee	\$40 per month maximum benefit	\$40 per month maximum benefit
<b>Prostheses<sup>2</sup></b>  Also see page 72		
	<b>If Medicare Pays:</b> 100% of the Medicare deductible and Medicare coinsurance  <b>If Medicare Does Not Pay:</b> 80%	<b>If Medicare Pays:</b> 100% of the Medicare deductible and Medicare coinsurance  <b>If Medicare Does Not Pay:</b> 80%






<sup>1</sup> Please call the Commonwealth Service Center at 1-800-442-9300 for the names of the Preferred Vendors.  You can also find this information on the Plan's web site at [www.unicare-cip.com](http://www.unicare-cip.com). If an item is not available through a Preferred Vendor and you obtain it from another provider, it will be covered at 80%.

<sup>2</sup> Breast prostheses are covered at 100% after the calendar year deductible.

 To obtain the maximum level of benefits, you or your provider must notify the Commonwealth Service Center at 1-800-442-9300. See the Managed Care section for specific notification requirements and responsibilities.

# Benefit Highlights

## Summary of Covered Services (after consideration by Medicare)


	Without CIC	With CIC
<b>Braces<sup>1</sup></b>  Also see page 68		
	<b>If Medicare Pays:</b> 100% of the Medicare deductible and Medicare coinsurance  <b>If Medicare Does Not Pay:</b> 80%	<b>If Medicare Pays:</b> 100% of the Medicare deductible and Medicare coinsurance  <b>If Medicare Does Not Pay:</b> 80%
<b>Hearing Aids</b>  Also see page 70		
	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years.	100% of the first \$500 after the calendar year deductible; then 80% of the next \$1,500, up to a maximum benefit of \$1,700 every two years. The 20% coinsurance amount does not apply to the out-of-pocket maximum.
<b>Eyeglasses / Contact Lenses</b>  Also see page 81		
	80%. Limited to the initial set within six months following cataract surgery	100%. Limited to the initial set within six months following cataract surgery
<b>Family Planning Services</b>  Also see page 69		
Office Visits and Procedures	100% after a \$5 copay per visit	100% after a \$5 copay per visit
<b>All Other Covered Medical Services</b>  Also see pages 67-73		
	80% after the calendar year deductible	80% after the calendar year deductible

<sup>1</sup> Orthopedic shoe(s) with attached brace is covered at 100% after the calendar year deductible.

### Prescription Drug Plan – Benefits Administered by Express Scripts

 See page 99. For more information, call 1-877-828-9744 (toll free).

### Mental Health, Substance Abuse, and Enrollee Assistance Programs – Benefits

Insured by United Behavioral Health.  See page 105. For more information, call 1-888-610-9039 (toll free).

# **Medicare and Non-Medicare Eligible**

## **Retired Municipal Teachers and Elderly Governmental Retirees**

This is the Certificate of Insurance for Elderly Governmental Retirees and Retired Municipal Teachers. Coverage is provided under Group Policy Number GI 26585, under which UNICARE Life & Health Insurance Company is the Insurer and the Group Insurance Commission of the Commonwealth of Massachusetts is the plan sponsor.

# Description of Covered Services

This section applies to both non-Medicare eligible and Medicare-eligible enrollees.

The following pages contain descriptions of various covered services under the Plan. Please refer to the Benefit Highlights for information regarding benefit percentages, copays, coinsurance amounts, deductibles, out-of-pocket maximum amounts and durations of benefits that apply to these covered services. The Benefit Highlights also shows you the difference in the level of coverage for Plan coverage with CIC and without CIC.

## Inpatient Hospital Services

Charges for the following services qualify as covered hospital charges if the services are for a hospital stay.

1. Room and board provided to the patient
2. Anesthesia, radiology and pathology services
3. Hospital pre-admission testing if you or your covered dependent is scheduled to enter the same hospital where the tests are performed within seven (7) days after they are performed. If the hospital stay is cancelled or postponed after the tests are performed, the charges will still be covered as long as the physician presents a satisfactory medical explanation.
4. Medically necessary services and supplies charged by the hospital, except for special nursing or physician's services
5. Physical, occupational and speech therapy
6. Diagnostic and therapeutic services

## Services at Other Inpatient Facilities

Other inpatient facilities include:

- Sub-acute Care Hospital/Facility
- Transitional Care Hospital/Facility
- Long-term Care Hospital/Facility
- Chronic Disease Hospital/Facility
- Skilled Nursing Facility

Covered charges for these facilities include the following services:

1. Room and board
2. Routine nursing care, but not including the services of a private-duty nurse or other private-duty attendant
3. Physical, occupational and speech therapy provided by the facility or by others under arrangements with the facility
4. Such drugs, biologicals, medical supplies, appliances, and equipment as are ordinarily provided by the facility for the care and treatment of its patients
5. Medical social services
6. Diagnostic and therapeutic services furnished to patients of the facility by a hospital or any other health care provider
7. Other medically necessary services as are generally provided by such treatment facilities

### Coverage in "Other Inpatient Facilities"

**NOTE:** To qualify for coverage in "Other Inpatient Facilities," the purpose of the care in these facilities must be the reasonable improvement in the patient's condition. A physician must certify that the patient needs and receives, at a minimum, skilled nursing or skilled rehabilitation services on a daily or intermittent basis. Continuing care for a patient who has not demonstrated reasonable clinical improvement is not covered.



# Description of Covered Services

## Emergency Treatment for an Accident or Sudden/Serious Illness

An emergency is an illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity, including severe pain that in the absence of immediate medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in serious jeopardy to physical and/or mental health, serious impairment to bodily functions, serious dysfunction of any bodily organ or part, or, in the case of pregnancy, a threat to the safety of a member or her unborn child.

Massachusetts provides a 911 emergency response system throughout the state. If you are faced with an emergency, call 911. In other states, check with your local telephone company about emergency access numbers. Keep emergency numbers and the telephone numbers of your physicians in an easily accessible location.

## Surgical Services

The payment to a surgical provider for operative services includes the usual pre-operative, intra-operative and post-operative care.

Charges for the following services qualify as covered surgical charges:

1. Medically necessary surgical procedures when performed on an inpatient or outpatient basis (hospital, physician's office or surgical center)
2. Services of an assistant surgeon when:
  - (a) medically necessary
  - (b) the assistant surgeon is trained in a surgical specialty related to the procedure and is not a fellow, resident or intern in training, and
  - (c) the assistant surgeon serves as the first assistant surgeon. (Second or third assistants are not covered.)
3. Reconstructive and restorative surgery, but limited to the following:
  - (a) Reconstruction of defects resulting from surgical removal of an organ or body part for the treatment of cancer. Such restoration must be within five (5) years of the removal surgery.
  - (b) Correction of a congenital birth defect that causes functional impairment for a minor dependent child
  - (c) Breast reconstruction following a mastectomy
  - (d) Reconstruction of the other breast to produce a symmetrical appearance after mastectomy
  - (e) Coverage for prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas

## Medical Services

Charges for the following services qualify as covered medical charges, but only if they do not qualify as covered hospital or surgical charges:

1. **Ambulance/Air Ambulance** – only in the event of an emergency and when medically necessary. Benefits are payable only for transportation to the nearest facility equipped to treat the condition. Transportation to or from medical appointments, including dialysis, is not a covered service.
2. **Anesthesia** and its administration
3. **Audiology Services** – expenses for the diagnosis of speech, hearing and language disorders are covered when provided by a



# Description of Covered Services

licensed audiologist when the services are provided in a hospital, clinic or private office. Services provided in a school-based setting are not covered. The Plan does not cover services that a school system is obligated to provide under Chapter 766 in Massachusetts or under a similar law in other states.

4. **Braces** – replacement of such equipment is also covered when required due to pathological change or normal growth.

Orthotics are covered when they meet the following criteria:

- (a) ordered by a physician
- (b) custom fabricated (molded and fitted) to the patient's body
- (c) for use by that patient only

Also see Exclusions.

5. **Cardiac Rehabilitation Treatment** – provided by a cardiac rehabilitation program (see definition on page 82).
6. **Certified Nurse Midwife Services** – provided in the home or in a hospital.
7. **Circumcision** – when provided for newborns up to 30 days from birth.
8. **Crutches** – replacement of such equipment is covered when required due to pathological change or normal growth.
9. **Diabetes** – benefits will be paid for charges incurred by a covered person for medically necessary equipment, supplies and medications for the treatment of diabetes. Coverage will include outpatient self-management training and patient management, as well as nutritional therapy.

Coverage will apply to services and supplies prescribed by a doctor for insulin dependent, insulin using, gestational and non-insulin using diabetes. The Plan will provide benefits for these services and supplies when prescribed by a physician under the medical component of the Plan or under the prescription drug plan as indicated below.

**Diabetic drugs, insulin and the following diabetic supplies are covered under the prescription drug plan (see pages 99 through 104):**

- (a) blood glucose monitors
- (b) test strips for glucose monitors
- (c) insulin
- (d) syringes and all injection aids
- (e) lancets and lancet devices
- (f) prescribed oral agents
- (g) glucose agents and glucagon kits
- (h) urine test strips

**The following diabetic supplies are covered under the medical component of the Plan:**

- (a) blood glucose monitors, including voice synthesizers for blood glucose monitors for use by legally blind persons
- (b) test strips for glucose monitors
- (c) laboratory tests, including glycosylated hemoglobin (HbA1c) tests, urinary protein/microalbumin and lipid profiles
- (d) insulin pumps and all related supplies
- (e) insulin infusion devices
- (f) syringes and all injection aids

# Description of Covered Services

- (g) lancets and lancet devices
- (h) urine test strips
- (i) insulin measurement and administration
- (j) aids for the visually impaired
- (k) podiatric appliances for the prevention of complications associated with diabetes

## **Diabetes Self-management Training**

Diabetes self-management training and patient management, including medical nutritional therapy, may be conducted individually or in a group, but must be provided by:

- an education program recognized by the American Diabetes Association, or
- a health care professional who is a diabetes educator certified by the National Certification Board for Diabetes Educators

Coverage will include all educational materials for such program. Benefits will be provided as follows:

- (a) upon the initial diagnosis of diabetes
- (b) when a significant change occurs in symptoms or conditions, requiring changes in self-management
- (c) when refresher patient management is necessary, or
- (d) when new medications or treatments are prescribed

As used in this provision, “patient management” means educational and training services furnished to a covered person with diabetes in an outpatient setting by a person or entity with experience in the treatment of diabetes. This will be in consultation with the physician who is

managing the patient’s condition. The physician must certify that the services are part of a comprehensive plan of care related to the patient’s condition. In addition, the services must be needed to ensure therapy or compliance or to provide the patient with the necessary skills and knowledge involved in the successful management of the patient’s condition.

## 10. **Early Intervention Services for Children**

– coverage of medically necessary Early Intervention Services for children from birth until their third birthdays includes occupational therapy, physical therapy, speech therapy, nursing care, psychological counseling, and services provided by early intervention specialists or by licensed or certified health care providers working with an Early Intervention Services program approved by the Department of Public Health.

## 11. **Family Planning Services**

– office visits and procedures for the purpose of contraception. Office visits include evaluations, consultations and follow-up care. Procedures include fitting for a diaphragm or cervical cap; the insertion, re-insertion, or removal of an IUD or Levonorgestrel (Norplant); and the injection of progesterone (Depo-Provera). FDA approved contraceptive drugs and devices are available through the prescription drug plan.

## 12. **Formulas, Special**

– Coverage for a newly added child’s injury or illness includes the needed care and treatment of (a) a congenital defect, (b) a birth defect, or (c) prematurity. It also includes special medical formulas, which are available through the prescription drug plan, in accordance with state law. The formula must be prescribed by a physician as

# Description of Covered Services

defined in Plan Definitions. The formula must be prescribed to treat one of the following:

1. the phenylketonuria of: (a) the child or (b) the covered person's unborn fetus
  2. the tyrosinemia of the child
  3. the homocystinuria of the child
  4. the maple syrup urine disease of the child, or
  5. the propionic acidemia or the methylmalonic acidemia of the child
13. **Gynecological Visits** – annual gynecological examination, including Pap smear
14. **Hearing Aids** – when prescribed by a physician; replacement only when necessary due to pathological change or loss of the hearing aid
15. **Hearing Screenings** for newborns
16. **📞 Home Health Care** – and skilled nursing services provided under a plan of care prescribed by a physician and delivered by a Medicare-certified Home Health Care agency. (Refer to definition of Home Health Care in Plan Definitions on page 84.)

The following services are only covered if the covered individual is receiving approved part-time, intermittent skilled care furnished or supervised by a registered nurse or licensed physical therapist:

- (a) Part-time, intermittent home health aide services consisting of personal care of the patient and assistance with activities of daily living

- (b) Physical, occupational, speech and respiratory therapy by the appropriate licensed or certified therapist
- (c) Nutritional consultation by a registered dietitian
- (d) Medical social services provided by a licensed medical social worker

However, the following charges do not qualify as covered home health care charges:

- (a) Charges for custodial care or homemaking services
  - (b) Services provided by you, a member of your family or any person who resides in your home. Your family consists of you, your spouse and your children, as well as brothers, sisters and parents of both you and your spouse.
17. **Infertility Treatment** – non-experimental infertility procedures including, but not limited to:
- (a) Artificial Insemination (AI) also known as Inter-uterine Insemination (IUI)
  - (b) In Vitro Fertilization and Embryo Placement (IVF-EP)
  - (c) Gamete Intrafallopian Transfer (GIFT)
  - (d) Zygote Intrafallopian Transfer (ZIFT)
  - (e) Natural Ovulation Intravaginal Fertilization (NORIF)
  - (f) Cryopreservation of eggs as a component of covered infertility treatment (costs associated with banking and/or storing inseminated eggs is reimbursable only upon the use of such eggs for covered fertility treatment)
  - (g) Sperm, egg and/or inseminated egg



# Description of Covered Services

procurement and processing, and banking of sperm or inseminated eggs, to the extent such costs are not covered by the donor's insurer, if any

- (h) Donor sperm or egg procurement and processing, to the extent such costs are not covered by the donor's insurer, if any
- (i) Intracytoplasmic Sperm Injection (ICSI) for the treatment of male factor infertility

In Vitro Fertilization and other associated infertility procedures, with the exception of artificial insemination, are limited to five (5) attempts (see definition of "Attempt" on page 82).

Charges for the following services are not considered covered services:

- (a) experimental infertility procedures
- (b) surrogacy
- (c) reversal of voluntary sterilization
- (d) procedures for infertility not meeting the Plan's definition on page 85.

Facility fees will be considered as covered services by the Plan only from a licensed hospital or a licensed free-standing ambulatory surgical center.

- 18. **Laboratory Tests** – must be ordered by a physician. To obtain 100% coverage for outpatient diagnostic laboratory services, non-Medicare eligible enrollees must use the preferred laboratory vendor or one of the Plan's contracted providers.
- 19. **Manipulative Therapy** – chiropractic or osteopathic manipulation used to treat neuromuscular and/or musculoskeletal conditions on a short-term basis when the potential for functional gains

exists. These services are subject to review by the Plan to determine medical necessity.

- 20. **Occupational Therapy** – by a registered occupational therapist when ordered by a physician.
- 21. **Orthotics** – covered when they meet the following criteria:
  - (a) ordered by a physician
  - (b) custom fabricated (molded and fitted) to the patient's body
  - (c) for use by that patient only

Also see Exclusions.

- 22. **Oxygen** and its administration
- 23. **Physical Therapy** – physical therapy used to treat neuromuscular and/or musculoskeletal conditions on a short-term basis when the potential for functional gains exists. The Plan only covers one-on-one therapies rendered by a registered physical therapist or certified physical therapy assistant (under the direction of a physical therapist) and when ordered by a physician. These services are subject to review by the Plan to determine medical necessity.
- 24. **Physician Services** – medically necessary services provided by a licensed physician acting within the scope of that license providing such services in the home, hospital, physician's office, or other medical facility. Charges by physicians for their availability in case their services may be needed are not covered services. The Plan only pays physicians for the actual delivery of medically necessary services. Telephone and e-mail consultations are not covered.

# Description of Covered Services

## 25. Preventive Care Schedule:

(a) **For children (up to age 19)** – The Plan covers preventive level office visits or physical examinations for children as follows:

- Two examinations, including hearing screening, while the new-born is in the hospital;
- Every two months until 18 months of age; then
- Every three months from 18 months of age until 3 years of age; then
- Every 12 months from 3 years of age until 19 years of age.

(b) **For adults (age 19 and over)** – The Plan covers preventive or routine level office visits or physical examinations as follows:

- Every 36 months (three years) until age 40; then
- Every 24 months (two years) between ages 40 and 59; then
- Every 12 months (once a year) after age 60.

(c) The following screening procedures and laboratory tests performed as a component of preventive care:

- Hemoglobin
- Urinalysis
- Glaucoma testing
- Flexible sigmoidoscopy (exam of the lower bowel)
- Chemistry profile for the purpose of preventive screening includes the following:
  - complete blood count (CBC)
  - glucose
  - blood urea nitrogen (BUN)
  - creatinine


- transferase alanine amino (SGPT)
- transferase aspartate amino (SGOT)
- thyroid stimulating hormone (TSH).

(d) The following screening procedures and laboratory tests performed as indicated:

- Blood cholesterol level (every five years)
- Mammograms (once between the ages of 35 and 40; yearly after age 40)
- Stool for occult blood (annually after age 50)

(e) Gynecological examination annually (every 12 months) for women, including Pap smear

(f) Immunizations

26.  **Private Duty Nursing Care** – highly skilled nursing care needed continuously during a block of time (greater than two hours) provided by a registered nurse while you are confined to your home. If you have the Commonwealth Indemnity Plan with CIC, charges for a Licensed Practical Nurse (LPN) are provided as shown in the Benefit Highlights. Private Duty Nursing Care must:

- (a) be medically necessary
- (b) provide skilled nursing services, and
- (c) be exclusive of all other health care services

27. **Prostheses** – replacement of such equipment is also covered when required due to pathological change or normal growth.

28. **Radioactive Isotope Therapy**

29. **Radiotherapy**



# Description of Covered Services

30. **Routine Foot Care** – charges for medically necessary routine foot care are covered if accompanied by medical evidence documenting:
- in the case of an ambulatory patient, an underlying condition causing vascular compromise, such as diabetes, or
  - in the case of a non-ambulatory patient a condition that is likely to result in significant medical complications in the absence of such treatment.

31. **Speech-language Pathology Services** – Expenses for the diagnosis and treatment of speech, hearing and language disorders are covered when provided by a licensed speech-language pathologist or audiologist when the services are provided in a hospital, clinic or private office. Services provided in a school-based setting are not covered.

Covered speech-language pathology services include the following:

- the examination and remedial services for speech defects caused by physical disorders
- physiotherapy in speech rehabilitation following laryngectomy

The Plan does not cover the following:

- services that a school system is obligated to provide under Chapter 766 in Massachusetts or under a similar law in other states
- language therapy for learning disabilities such as dyslexia
- cognitive therapy or rehabilitation
- voice therapy

32. **X-Rays** and other radiological exams

## **Transplant Services**

Benefits are payable, subject to benefit maximums, deductibles and limitations, for necessary medical and surgical expenses incurred for the transplanting of a human organ. (To receive the maximum benefit, please refer to Quality Centers and Designated Hospitals for Transplant Services on page 22 or 53.)

## **Human Organ Donor Services**

Benefits are payable, subject to benefit maximums, deductibles and limitations, for necessary expenses incurred for delivery of a human organ (any part of the human body, excluding blood and blood plasma) and medical expenses incurred by a person in direct connection with the donation of a human organ.

Benefits are payable for any person who donates a human organ to a person covered under the Plan, whether or not the donor is a member of the Plan.

The Plan also covers expenses for human leukocyte antigen testing or histocompatibility locus antigen testing necessary to establish the suitability of a bone marrow transplant donor. Such expenses consist of testing for A, B or DR antigens, or any combination thereof, consistent with the guidelines, criteria, rules and regulations established by the Massachusetts Department of Public Health.

## **Hospice Care Services**

Upon certification by a physician that the covered individual is terminally ill, benefits are payable for charges incurred for the covered hospice care services when the patient is enrolled in a Medicare-certified hospice program. The services must be furnished under a written plan of hospice care, established by a hospice and periodically reviewed by the medical director and interdisciplinary team of the hospice.

# Description of Covered Services

A person is considered to be terminally ill when given a medical prognosis of six (6) months or less to live.

No hospice benefits are payable for services not included in the List of Covered Hospice Care Services, nor for any service furnished by a volunteer, or for which no charge is customarily made.

## List of Covered Hospice Care Services

The Plan covers the following hospice care services:

1. Part-time, intermittent nursing care provided by or supervised by a registered nurse
2. Physical, respiratory, occupational and speech therapy by an appropriate licensed or certified therapist
3. Medical social services
4. Part-time, intermittent services of a home health aide under the direction of a registered nurse
5. Necessary medical supplies and medical appliances
6. Drugs and medications prescribed by a physician and charged by the hospice
7. Laboratory services
8. Physicians' services
9. Transportation needed to safely transport the terminally ill person to the place where that person is to receive a covered hospice care service

10. Psychological, social and spiritual counseling for the patient furnished by a:
  - (a) physician
  - (b) psychologist
  - (c) member of the clergy
  - (d) registered nurse, or
  - (e) social worker
11. Dietary counseling furnished by a registered dietitian
12. Respite care
13. Bereavement counseling furnished to surviving members of a terminally ill person's immediate family or other persons specifically named by a terminally ill person. Bereavement counseling must be furnished within 12 months after the date of death and it must be furnished by a:
  - (a) physician
  - (b) psychologist
  - (c) member of the clergy
  - (d) registered nurse, or
  - (e) social worker

## Hospital-Based Personal Emergency Response Systems (PERS)

Benefits for the rental of a PERS are payable if:

1. the service is provided by a hospital
2. the patient is homebound and at risk medically, and
3. the patient is alone at least four (4) hours a day, five (5) days a week, and is functionally impaired

No benefits are payable for the purchase of a PERS unit.

# Description of Covered Services

## **Durable Medical Equipment (DME)**

To meet the Plan's definition of DME, the service or supply must be:


1. provided by a DME supplier
2. designed primarily for therapeutic purposes or to improve physical function
3. provided in connection with the treatment of disease, injury or pregnancy upon the recommendation and approval of a physician
4. able to withstand repeated use, and
5. ordered by a physician

Benefits are payable if the DME service or supply meets the Plan's definition of DME and is determined to be medically necessary.

The Plan covers the rental of DME up to the purchase price. If the Plan determines that the purchase cost is less than the total expected rental charges, it may decide to purchase such equipment for your use. If you choose to continue to rent the equipment, the Plan will not cover rental charges that exceed the purchase price.

### **Excluded Items**

No benefits are available for items such as, but not limited to, air conditioners, air purifiers, arch supports, bed pans, blood pressure monitors, commodes, corrective shoes, dehumidifiers, dentures, elevators, exercise equipment, heating pads, hot water bottles, humidifiers, shower chairs, whirlpools or spas. These items do not qualify as covered durable medical equipment.

**Important:** Using Preferred Vendors will maximize your benefit by reducing your out-of-pocket cost. Call 1-800-442-9300 for a list of Preferred Vendors or find this information on [www.unicare-cip.com](http://www.unicare-cip.com). 

## **Clinical Trials**

Patient care services provided as part of a qualified clinical trial are covered to the same extent as they would be covered if the patient did not receive care in a qualified clinical trial. Coverage is subject to all other provisions of the Plan including, but not limited to, provisions relating to the use of participating providers and utilization review.

“Patient care service” means a health care item or service provided to an individual enrolled in a qualified clinical trial that is consistent with the patient's diagnosis, consistent with the study protocol for the clinical trial and would be covered if the patient was not a participant in a clinical trial. “Patient care service” does not include:

- An investigational drug or device.  
However, a drug or device that has been approved for use in the qualified clinical trial will be a patient care service to the extent that the drug or device is not paid for by the manufacturer, distributor or provider of the drug or device, whether or not the Food and Drug Administration has approved the drug or device for use in treating the patient's particular condition.
- Non-health care services that a patient may be required to receive as a result of participation in the clinical trial
- Costs associated with managing the research of the clinical trial

# Description of Covered Services

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- Costs that would not be covered for non-investigational treatments
- Any item, service or cost that is reimbursed or furnished by the sponsor of the clinical trial
- The costs of services that are inconsistent with widely accepted and established national or regional standards of care
- The costs of services that are provided primarily to meet the needs of the trial, including, but not limited to, tests, measurements and other services that are typically covered but are being provided at a greater frequency, intensity or duration
- Services or costs that are not covered under the Plan

**This section applies to both non-Medicare eligible and Medicare eligible enrollees.**

The Plan does not provide benefits for the following services. Please note that charges that are excluded by the Plan do not count toward out-of-pocket maximums and deductible amounts.

1. A service or supply furnished without the recommendation and approval of a physician (that is, without an order).
2. A service or supply reviewed under the Managed Care Program and determined by the Plan not to be medically necessary.
3. A service or supply that is not medically necessary for the care and treatment of an injury, disease or pregnancy, unless:
  - (a) furnished by a hospital for routine care of a child during a hospital stay that begins with birth and while the child's mother is confined in the same hospital; or
  - (b) furnished by a hospital or physician for covered preventive care, as described under Description of Covered Services on page 72; or
  - (c) such service or supply qualifies as a covered Hospice Care service. (see page 85.)
4. A service or supply furnished for an occupational injury or disease for which a person is entitled to benefits under a Workers' Compensation Law or similar law.
5. A service or supply provided by you, a member of your family or by any person who resides in your home. Your family consists of you, your spouse and children, as well as brothers, sisters and parents of both you and your spouse.
6. Acupuncture and acupuncture-related services
7. Arch supports
8. The amount by which a charge for blood is reduced by blood donations
9. Acne-related services, such as the removal of acne cysts, injections to raise acne scars, cosmetic surgery, dermabrasion or other procedures to plane the skin. Benefits are provided for outpatient medical care to diagnose or treat the underlying condition identified as causing the acne.
10. Blood pressure cuff (sphygmomanometer)
11. Breast pumps
12. Chair cars/vans
13. Cognitive rehabilitation or therapy
14. Computer-assisted communication devices
15. Custodial care
16. Services related to surgery undertaken as the result of denture wear or to prepare for the fitting of new dentures
17. Dietary or nutritional counseling or services provided by a dietitian or nutritional counselor except as otherwise noted on pages 69 and 74.

# Exclusions

18. Drugs not used in accordance with indications approved by the Food and Drug Administration (off label use of a prescription drug), unless the use meets the definition of medically necessary as determined by the Plan or the drug is specifically designated as covered by the Plan
19. Over-the-counter drugs
20. Experimental or investigational drugs, devices or treatments. Experimental or investigational means any drug, device, medical treatment or procedure (collectively referred to as “treatment”) that is not generally accepted by the medical community and is not reasonably expected to improve survival; health or function; alleviate symptoms; or stabilize the condition. Drugs and devices must be approved by the Food and Drug Administration (FDA) and conform to FDA-approved usage guidelines. UNICARE’s Medical Policy and Technology Assessment Committee reviews new and existing technology. This committee, composed of physicians of various specialties, meets regularly to evaluate new and developing treatments to determine if they meet medical necessity guidelines.
21. Any services or supplies furnished by, or covered as a benefit under, a program of any government or its subdivisions or agencies except for the following:
  - (a) a program established for its civilian employees
  - (b) Medicare (Title XVIII of the Social Security Act)
  - (c) Medicaid (any state medical assistance program under Title XIX of the Social Security Act)
  - (d) a program of hospice care
22. Hearing aid batteries or ear molds
23. Hippotherapy
24. Experimental treatment of infertility
25. Incontinence supplies
26. Internet providers or e-mail consultations
27. Language therapy for learning disabilities such as dyslexia
28. Lift or riser chairs
29. Long-term maintenance care or long-term therapy
30. Certain manipulative therapy services, such as paraffin treatment; microwave, infrared and ultraviolet therapies; diathermy; massage therapy; acupuncture; aerobic exercise; rolfing therapy; Shiatsu; sports conditioning/weight training; or therapies performed in a group setting
31. Massage therapy or services provided by a massage therapist or neuromuscular therapist
32. A medical service or supply for which a charge would not have been made in the absence of medical insurance
33. Any medical services, including in vitro fertilization, in connection with the use of a gestational carrier or surrogate
34. Orthopedic/corrective shoe(s), except when the shoe(s) attaches directly to a brace

35. Orthopedic mattresses
36. Oxygen equipment required for use on an airplane or for other means of travel
37. Personal comfort items that could be purchased without a prescription, such as air conditioners, air purifiers, bed pans, commodes, dehumidifiers, dentures, elevators, exercise equipment, heating pads, hot water bottles, humidifiers, telephones, shower chairs, televisions, whirlpools or spas and other similar items
38. Private duty nursing services in an acute care hospital or any other inpatient facility (applies to non-Medicare eligible enrollees only)
39. Redundant or duplicate services. A service is considered redundant when same service(s) and supplies are being provided, or being used concurrently, to treat the condition for which it is ordered.
40. Reversal of voluntary sterilization
41. Sensory integration therapy
42. Any services and treatments required under law to be provided by the school system for a child
43. Sexual reassignment surgery and related services
44. Smoking cessation programs or medications
45. Stairway lifts and stair ramps
46. Storage of autologous blood donations or other bodily fluids or specimens, except when done in conjunction with use in a scheduled procedure that is covered under the Plan
47. Surface electromyography (SEMG)
48. Telephone consultations
49. Vision care, including:
  - (a) eye examinations, surgery, services or supplies furnished in conjunction with the determination or correction of refractive errors such as astigmatism, myopia, hyperopia and presbyopia
  - (b) the portion of an eye examination to determine if you need prescription lenses and the specifications for those lenses
  - (c) orthoptics or visual therapy for correction of vision
  - (d) radial keratotomy and related laser surgeries
50. Voice therapy

# Limitations

**This section applies to both non-Medicare eligible and Medicare eligible retirees.**

The Plan limits benefits for the following services and products:

1. **Ambulance** used for transportation services other than in the case of an emergency. Please see the definition of “Emergency Treatment” on page 84. Benefits are payable only for transportation to the nearest facility equipped to treat the condition. Transportation required for medical appointments, including dialysis treatment, is not covered.
2. **Air and sea ambulance services** are limited to the medically necessary transfer to the nearest facility equipped to treat the condition.
3. **Assistant surgeon services** are limited to the services of only one assistant surgeon per procedure when medically necessary. Second and third assistants are not covered.  
  
Non-physician assistants at surgery, such as physicians assistants (PAs), nurses and technicians are not covered. Interns, residents and fellows are also not covered. Chiropractors, dentists, optometrists and certified midwives are not covered as surgical assistants or as assistant surgeons.
4. **Bone density testing** is not a covered benefit when done solely for the purpose of screening or prevention.
5. **Cosmetic procedures/services** are not covered, with the exception of the initial surgical procedure to correct appearance that has been damaged by an accidental injury that occurred on or after the member’s effective date of continuous health care coverage under any plan provided by the GIC. Only the first such surgery is covered.
6. **Dental benefits** are limited. The Commonwealth Indemnity Plan is a medical plan, not a dental plan. The Plan provides benefits for covered services relating to dental care or surgery in the following situations only:
  - (a) Emergency treatment rendered by a dentist within 72 hours of an accidental injury to the mouth and natural sound teeth. This treatment is limited to the initial first aid (trauma care), reduction of swelling, pain relief, covered non-dental surgery and non-dental diagnostic x-rays.
  - (b) Oral surgical procedures for non-dental medical treatment, such as the reduction of a dislocated or fractured jaw or facial bone, and removal or excision of benign or malignant tumors, are provided to the same extent as other covered surgical procedures described on page 67.
  - (c) The following procedures when a member has a serious medical condition\* that makes it essential that he or she be admitted to a hospital as an inpatient, or to a surgical day care unit or ambulatory surgical facility as an outpatient, in order for the dental care to be performed safely:
    - (1) extraction of seven (7) or more teeth
    - (2) gingivectomies (including osseous surgery) of two (2) or more gum quadrants

*\* Serious medical conditions include, but are not limited to, hemophilia and heart disease.*

- (3) excision of radicular cysts involving the roots of three (3) or more teeth
- (4) removal of one (1) or more impacted teeth

Facility, anesthesia and related charges are only covered when the dental treatment or services are covered under the Plan.

- 7. **Electrocardiograms (EKGs)** are not covered when done solely for the purpose of screening or prevention.
- 8. **Eyeglasses/contact lenses** are limited to the provision, replacement or fitting for the initial set only when subsequent to an injury to the eye or up to six (6) months following cataract surgery.
- 9. **In Vitro Fertilization** and other associated infertility procedures, with the exception of artificial insemination, are limited to five (5) attempts (see definition of “Attempt” on page 82).
- 10. **Orthotics** are limited to medically necessary devices. Charges for test or temporary orthotics are not covered. Charges for video tape gait analysis and diagnostic scanning are not covered. Arch supports are also not covered.
- 11. **Routine screening** is not covered other than the Preventive Care Services specified in the Description of Covered Charges on page 72.
- 12. **Treatment of Temporomandibular Joint (TMJ) disorder** is limited to the initial diagnostic examination, testing and medically necessary surgery.
- 13. **Weight loss programs** are limited to the treatment of morbid obesity (at least 100% overweight) while under the care of a physician. Any such program is subject to periodic review for medical necessity and progress.
- 14. **Wigs** are limited to the replacement of hair loss as a result of treatment of any form of cancer or leukemia. The maximum benefit for a wig is limited to \$350 per calendar year.

# Plan Definitions

This section applies to both non-Medicare eligible and Medicare eligible enrollees.

Some terms used in the Plan handbook are defined below as they relate to your benefits. Read these definitions carefully; they will help you understand what is covered under the Plan.

**“Acute Care”** – a level of care required as a result of the sudden onset or worsening of a condition that necessitates short term, intensive medical treatment. Acute inpatient care must be provided at a facility licensed as an acute care hospital. See definition for “Hospital.”

**“Allowed Amount”** – either the amount Medicare allows for covered services or the Reasonable and Customary Charge – whichever is lower.

**“Allowed Charge”** – means the lower of actual charges or a schedule for like or similar treatment, services or supplies. The schedule is based on the Preferred Vendor’s rates.

**“Ancillary Services”** – the services and supplies that a facility ordinarily renders to its patients for diagnosis or treatment during the time the patient is in the facility. Ancillary Services include such things as:

1. use of special rooms, such as operating or treatment rooms
2. tests and exams
3. use of special equipment in the facility
4. drugs, medications, solutions, biological preparations and medical and surgical supplies used while inpatient in the facility
5. administration of infusions and transfusions. This does not include the cost of whole blood, packed red cells, or blood donor fees.
6. devices that are an integral part of a surgical procedure. This includes items such as hip joints, skull plates and pacemakers. It does not include devices that are not directly involved in the

surgery, such as artificial limbs, artificial eyes or hearing aids.

**“Assistant Surgeon”** – a physician trained in the appropriate surgical specialty who serves as the first assistant to another surgeon during a surgical procedure. When medically appropriate, the service of only one assistant per procedure is covered under the Plan.

**“Attempt”** – the initiation of a reproductive cycle with the expectation of implanting a fertilized ovum. The occurrence of either of the following events constitutes an attempt:

- commencement of drug therapy to induce ovulation; or
- operative procedures for the purpose of implantation of a fertilized ovum.

**“Cardiac Rehabilitation Program”** – a recognized, multi-disciplinary program operated by a licensed facility that treats cardiovascular disease through cardiac rehabilitation treatment. The program must meet the generally accepted standards of cardiac rehabilitation.

**“Cardiac Rehabilitation Treatment”** – treatment of documented cardiovascular disease by a cardiovascular rehabilitation program that includes exercise and diet management in order to improve cardiovascular function.

**“CIC (Catastrophic Illness Coverage)”** – Plan participants can elect CIC (comprehensive) or non-CIC (non-comprehensive) coverage. CIC increases the benefits for most covered services to 100%, subject to any applicable copays and deductibles. Enrollees

without CIC pay higher deductibles and receive only 80% coverage for some services.

**“Cognitive Rehabilitation or Cognitive Therapy”** – treatment to restore function or minimize effects of cognitive deficits, including but not limited to those related to thinking, learning and memory.

**“Coronary Artery Disease Secondary Prevention Program”** – an approved established program for individuals with a diagnosis of coronary artery disease, offered by a specialized interdisciplinary team of clinicians, designed to reduce the effects of heart disease by lifestyle change, diet control, exercise, stress reduction and group support.

**“Cosmetic Procedures/Services”** – Cosmetic services are those services performed mainly for the purpose of improving appearance. These services do not restore bodily function or correct functional impairment. Cosmetic services are not covered, even if they are intended to improve a member’s emotional outlook or treat a member’s mental health condition.

**“Custodial Care”** – a level of care that is chiefly designed to assist a person in the activities of daily living and cannot reasonably be expected to greatly restore health or bodily function.

**“Dependent”** –

1. The legal spouse (or the former spouse if authorized by the GIC) of the covered retiree
2. An unmarried child of a covered retiree or surviving spouse by birth, legal adoption (upon placement of the child in the home), under custody pursuant to a court order, or under legal guardianship until the age of 19 years

3. The unmarried stepchild or foster child of a retiree or surviving spouse, until the age of 19 years
4. An unmarried child who depends upon and lives with the covered retiree or surviving spouse and for whom there is evidence of a regular parent-child relationship satisfactory to the GIC, until the age of 19 years
5. An unmarried child who upon becoming 19 years of age is mentally or physically incapable of earning his or her own living, proof of which must be on file with the GIC
6. A full-time student, as determined by the GIC, until the age of 24 years (at age 24, a full-time student may elect to continue coverage as an individual under the Commonwealth Indemnity Plan at 100% of the required premium. That student must file a written application with the GIC and the application must be approved by the GIC), or
7. A newborn child of a covered retiree’s or surviving spouse’s dependent son or daughter until the parent of such child ceases to be a dependent of such covered person, or the date the newborn child ceases to be a dependent, whichever occurs first.

Your spouse or child who is a full-time member of a country’s armed forces is not a qualified dependent. Your spouse or child who has personal insurance under the Plan may not be your qualified dependent unless he or she elects dependent insurance in place of the similar personal insurance. If you and your spouse both have personal insurance under the Plan, your qualified dependent children may be insured by either, but not both, of you.

# Plan Definitions

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**“Durable Medical Equipment”** – equipment designed primarily for therapeutic purposes or to extend function that can stand repeated use and is medically necessary and prescribed by a physician. Such equipment includes wheelchairs, crutches, oxygen and respiratory equipment. Personal items related to activities of daily living such as commodes and shower chairs are not covered.

**“Early Intervention Services”** – medically necessary services that include occupational, physical and speech therapy, nursing care and psychological counseling for children from birth until their third birthdays. These services must be provided by persons licensed or certified under Massachusetts law, who are working in Early Intervention programs approved by the Department of Public Health.

**“Emergency”** – An emergency is an illness or medical condition, whether physical or mental, that manifests itself by symptoms of sufficient severity, including severe pain that in the absence of immediate medical attention could reasonably be expected by a prudent lay person, who possesses an average knowledge of health and medicine, to result in serious jeopardy to physical and/or mental health, serious impairment to bodily functions, serious dysfunction of any bodily organ or part, or, in the case of pregnancy, a threat to the safety of a member or her unborn child. Emergency treatment does not include Urgent Care. Emergency treatment may be rendered in a hospital, physician’s office or other medical facility.

**“Enteral Therapy”** – prescribed nutrition that is administered through a tube that has been inserted into the stomach or intestines. Nutritional formulas and supplies used for enteral therapy are covered under the prescription drug plan.

**“Experimental or Investigational Procedures”** – A service that is determined by the Plan to be experimental or investigational; that is, inadequate or lacking in evidence as to its effectiveness, through the use of objective methods and study over a long enough period of time to be able to assess outcomes. The fact that a physician ordered it or that this treatment has been tried after others have failed does not make it medically necessary.

**“Family Planning Services”** – Office visits and procedures for the purpose of contraception. Procedures include fitting for a diaphragm or cervical cap; the insertion, re-insertion, or removal of an IUD or Levonorgestrel (Norplant); and the injection of progesterone (Depo-Provera). FDA-approved contraceptive drugs and devices are available through your prescription drug plan.

**“Home Health Care”** – health services and supplies provided by a home health care agency on a part-time, intermittent or visiting basis. Such services and supplies must be provided in a person’s place of residence (not an institution) while the person is confined as a result of injury, disease or pregnancy. To be considered for coverage, Home Health Care must be delivered by a Home Health Care Agency certified by Medicare.

**“Home Health Care Plan”** – a plan of care for services in the home ordered in writing by a physician. A Home Health Care Plan is subject to review and approval by the Plan.

**“Home Infusion Company”** – a company that is licensed as a pharmacy and is qualified to provide home infusion therapy.

**“Home Infusion Therapy”** – the administration of intravenous, subcutaneous or intramuscular therapies provided in the home

setting. Subcutaneous and intramuscular drugs are available through your prescription drug plan.

**“Hospice”** – a public agency or a private organization which provides care and services for terminally ill persons and their families and is certified as such by Medicare.

**“Hospital”** – an institution that meets all of the following conditions:

1. is operated pursuant to law for the provision of medical care
2. provides continuous 24-hour-a-day nursing care
3. has facilities for diagnosis
4. has facilities for major surgery
5. provides acute medical/surgical care or acute rehabilitation care
6. is licensed as an acute hospital, and
7. has an average length of stay of less than 25 days

The term “Hospital” includes free-standing ambulatory surgical centers operating pursuant to law.

The term “Hospital” does not include:

- (a) rest homes
- (b) nursing homes
- (c) convalescent homes
- (d) places for custodial care
- (e) homes for the aged

See definition for “Other Inpatient Facilities.”

**“Hospital Stay”** – the time a person is confined to a hospital and incurs a room and board charge for inpatient care other than custodial care.

**“Incurred Date”** – the date a service or supply is provided.

**“Infertility”** – the condition of a healthy individual who is unable to conceive or produce conception during a period of one year, except if this condition is the result of voluntary sterilization or the normally occurring aging process.

**“Injury”** – bodily injury sustained accidentally by external means.

**“Manipulative Therapy”** – hands-on treatment provided by a chiropractor or an osteopathic or medical physician by means of direct manipulation or movement to relieve pain, restore function and/or minimize disability as a result of disease or injury to the neuromuscular and/or musculoskeletal system. Acupuncture, rolfing therapy and Shiatsu are not covered.

**“Medically Necessary”** – with respect to care under the Plan, means that the treatment will meet at least the following standards:

1. is adequate and essential for evaluation or treatment consistent with the symptoms, proper diagnosis and treatment appropriate for the specific member’s illness, disease or condition as defined by standard diagnostic nomenclatures (DSM-IV or its equivalent ICD-9CM)
2. is reasonably expected to improve or palliate the member’s illness, condition or level of functioning
3. is safe and effective according to nationally accepted standard clinical evidence generally recognized by medical professionals and peer reviewed publications
4. is the most appropriate and cost-effective level that can safely be provided for the specific member’s diagnosed condition, and

# Plan Definitions

5. is based on scientific evidence for services and interventions that are not in widespread use.

**“Medical Supplies or Equipment”** – disposable items prescribed by physicians as medically necessary to treat disease and injury. Such items include surgical dressings, splints, and braces.

**“Non-Experimental Infertility Procedure”** – a procedure recognized as generally accepted and/or non-experimental by the American Fertility Society and the American College of Obstetrics and Gynecology.

**“Nursing Home”** – an institution that:

1. provides inpatient skilled nursing care and related services; and
2. is licensed in any jurisdiction requiring such licensing; but
3. does not qualify as a Skilled Nursing Facility (SNF) as defined by Medicare.

A home, facility or part of a facility does not qualify as a SNF or nursing home if it is used primarily for:

1. rest
2. the care of drug abuse or alcoholism
3. the care of mental diseases or disorders
4. custodial or educational care

**“Occupational Injury/Disease”** – an injury or disease that arises out of and in the course of employment for wage or profit, see exclusions on page 77.

**“Occupational Therapy”** – Occupational therapy is skilled treatment that helps individuals achieve independence with activities of daily living after an illness or injury not incurred during the course of employment. Services include: treatment programs aimed at improving the ability to carry out activities of daily living; comprehensive evaluations of

the home; and recommendations and training in the use of adaptive equipment to replace lost function.

**“Off Label Use of a Prescription Drug”** – the use of a drug that does not meet the prescribed indications as approved by the Food and Drug Administration (FDA).

**“Orthotic”** – an orthopedic appliance or apparatus used to support, align or correct deformities and/or to improve the function of movable parts of the body. An orthotic must be ordered by a physician, be custom fabricated (molded and fitted) to the patient’s body, and be for use by that patient only.

**“Other Inpatient Facilities”** – includes the following hospitals/facilities:

1. skilled nursing facilities
2. chronic disease hospitals/facilities
3. transitional care hospitals/facilities
4. sub-acute care hospitals/facilities
5. long-term care hospitals/facilities
6. any inpatient facility with an average length of stay greater than 25 days

**“Physician”** – the term “physician” includes the following health care providers acting within the scope of their licenses or certifications:

1. physician
2. podiatrist
3. chiropractor
4. certified nurse midwife
5. dentist
6. optometrist
7. licensed, certified nurse anesthetist and nurse practitioner, to the extent that his or her services are deemed necessary by a referring doctor

**“Physical Therapy”** – hands-on treatment provided by a licensed physical therapist by means of direct manipulation, exercise, movement or other physical modalities to

relieve pain, restore function and/or minimize disability as a result of disease or injury to the neuromuscular and or musculoskeletal system or following the loss of a body part. Aerobic exercise; rolfing therapy and Shiatsu; sports conditioning/weight training; group therapy; and other such treatments are not covered.

**“Preferred Vendor”** – a provider contracted by the Plan to provide certain services or equipment, such as lab services or durable medical equipment, at a higher benefit level than other providers.

**“Prostheses”** – items that replace all or part of a bodily organ or limb and which are medically necessary and are prescribed by a physician. Examples include breast prostheses and artificial limbs.

**“Reasonable and Customary Allowed Amount”** – The Reasonable and Customary Allowed Amount (also referred to as the allowed amount in Section A of this handbook) is the amount UNICARE determines to be within the range of payments most often made to similar providers for the same service or supply. This payment may not be the same as the provider’s actual charge. These allowed amounts are expressed as maximum fees in fee schedules, maximum daily rates, flat amounts or discounts from charges.

**“Reasonable and Customary Charge”** – a charge that does not exceed the general level of charges being made by others in a given geographic area where the charge is incurred when furnishing like or similar treatment, services or supplies.

**“Reconstructive and Restorative Surgery”** – surgery intended to improve or restore bodily function or to correct a functional

physical impairment that has been caused by one of the following:

- a congenital anomaly, or
- a previous surgical procedure or disease

Restoration of a bodily organ that is surgically removed during treatment of cancer must be performed within five (5) years of surgical removal.

**“Respite Care”** – services rendered to a hospice patient in order to relieve the family or primary care person from caregiving functions. Respite care is covered in the home, hospital or in a skilled nursing facility or nursing home and is limited to a total of five (5) days.

**“Skilled Care”** – medical services that can only be provided by a registered or certified professional health care provider.

**“Skilled Nursing Facility (SNF)”** – an institution that:

1. is operated pursuant to law
2. is licensed or accredited as a skilled nursing facility if the laws of the jurisdiction in which it is located provide for the licensing or the accreditation of a skilled nursing facility
3. is approved as a skilled nursing facility for payment of Medicare benefits or qualified to receive such approval, if requested
4. is primarily engaged in providing room and board and skilled nursing care under the supervision of a physician
5. provides continuous 24-hour-a-day skilled nursing care by or under the supervision of a registered nurse (RN), and
6. maintains a daily medical record of each patient

# Plan Definitions

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A home, facility or part of a facility does not qualify as a skilled nursing facility or nursing home if it is used primarily for:

1. rest
2. the care of drug abuse or alcoholism
3. the care of mental diseases or disorders, or
4. custodial or educational care

**“Spouse”** – the legal spouse of the covered employee or retiree.

**“Surgical Procedure”** – any of the following types of treatment:

1. a cutting procedure
2. suturing of a wound
3. treatment of a fracture
4. reduction of a dislocation
5. radiotherapy, excluding radioactive isotope therapy, if used in lieu of a cutting operation for removal of a tumor
6. electrocauterization
7. diagnostic and therapeutic endoscopic procedures
8. injection treatment of hemorrhoids and varicose veins, and
9. an operation by means of laser beam

**“Temporomandibular Joint (TMJ)**

**Disorder”** – a syndrome or dysfunction of the joint between the jawbone and skull and the muscles, nerves and other tissues related to that joint.

**“Urgent Care”** – treatment that is provided as soon as the treatment can be arranged, but the treatment is not immediately necessary to prevent death or permanent impairment.

Urgent Care does not qualify as emergency treatment.

**“Visiting Nurse Association”** – an agency, certified by Medicare, which provides part-time, intermittent skilled nursing services and other home care services in a person’s place of residence and is licensed in any jurisdiction requiring such licensing.

**“Written Proof”** – satisfactory proof, in writing, of the incurral of a claim.

**This section applies to both non-Medicare eligible and Medicare eligible enrollees.** It describes the enrollment process for you and your eligible dependents; when coverage begins and ends; and continuing coverage when eligibility status changes.

## Eligibility for Benefits

You are eligible to join the Plan described in this handbook if you are:

- an Elderly Governmental Retiree
- a Retired Municipal Teacher, or
- a surviving spouse of either of the above

## Application for Coverage

You must apply to the Group Insurance Commission for enrollment in the Plan. Contact the GIC to obtain the appropriate forms.

### To enroll newborns:

You must enroll that child within 31 days of the child's birth.

### To enroll or add your dependents:

You must enroll each additional dependent when he or she becomes eligible. If you marry, you must enroll your spouse within 31 days of the marriage.

### To enroll adopted children:

Adopted children must be enrolled within 31 days of placement in the home.


### Full-time student coverage:

An unmarried dependent child who reaches age 19 is no longer eligible for coverage unless enrolled in an accredited school as a full-time student. In order to continue coverage for a full-time student, you must complete all of the following steps:

1. complete the initial written application sent to you by the Plan prior to the dependent's 19th birthday

2. complete subsequent verification forms sent to you by the Plan twice a year to verify continued full-time student status, and
3. return all the completed forms to the Commonwealth Service Center within 30 days of their receipt. If the forms are not received within 30 days, your dependent may have a gap in coverage.

If coverage for a student is interrupted for 24 or more consecutive months, the dependent is no longer eligible for coverage.

If you have questions about this process or need additional forms, please call 1-800-442-9300.  You can also e-mail us from our web site at [www.unicare-cip.com](http://www.unicare-cip.com).

## When Coverage Begins

Coverage under the Plan starts as follows:

### For new retirees:

Coverage begins on the first day of the third month after retirement from the municipality.

### For persons applying during an annual enrollment period:

Coverage begins on the following July 1.

### For dependents:

Coverage begins on the later of:

1. the date your own coverage begins, or
2. the date the person qualifies as your dependent

### For new retirees, spouses and surviving spouses:

You will be notified by the GIC of the date on which coverage begins.

# General Provisions

## Continued Coverage

Your eligibility for these benefits continues if you are:

- an Elderly Governmental Retiree
- a Retired Municipal Teacher, or
- a surviving spouse of either of the above

## When Coverage Ends for Enrollees

Your coverage ends on the earliest of:

1. the end of the month covered by the last contribution toward the cost of your coverage
2. the end of the month in which you cease to be eligible for coverage
3. the date the enrollment period ends
4. the date of death, or
5. the date the Commonwealth Indemnity Plan terminates

## When Coverage Ends for Dependents

A dependent's coverage ends on the earliest of:

1. the date your coverage under the Commonwealth Indemnity Plan ends
2. the end of the month covered by your last contribution toward the cost of such coverage
3. the date you become ineligible to have dependents covered
4. the date the enrollment period ends
5. the date the dependent ceases to qualify as a dependent
6. the date the dependent begins active duty in the armed forces of the United States

7. the date the dependent marries
8. the date of dependent's death
9. the date the Commonwealth Indemnity Plan terminates, or
10. the last day of the month in which the dependent turns age 19, unless the dependent qualifies as a full-time student or handicapped dependent

## Continuation of Medical Expense Insurance Applicable Only to Massachusetts Residents

The preceding information explains why and when the insurance of a plan enrollee or dependent will normally cease. If your medical insurance ends for any reason other than discontinuance of the Plan, that insurance will be continued beyond the date it would normally end on the earlier of: (a) the date 31 days after your continued insurance began, or (b) the date you can obtain similar insurance through another plan.

## Duplicate Coverage

No person can be covered by any other GIC health plan at the same time as:

1. both a retiree or surviving spouse and a dependent, or
2. a dependent of more than one covered person (retiree, spouse or surviving spouse)

## Special Enrollment Condition

If you have declined the Commonwealth Indemnity Plan for your spouse or for your dependents because they have other health coverage, you may be able to enroll them during the Plan year if the other coverage is lost. To obtain the appropriate enrollment forms, contact the GIC.

## Continuing Coverage

The following provisions in this section explain how coverage may be continued or converted if eligibility status changes.

### Provision for Court Support Orders

If the plan sponsor receives a court order to provide medical insurance for a qualified retiree's dependent child or spouse, the plan sponsor must notify the retiree and determine if the child or spouse is eligible for insurance under this Plan. Eligibility determinations will be made in accordance with federal and/or state support order laws and regulations. The retiree will be responsible for any contributions required under the Plan. The insurance provided in accordance with a support order will be effective as of the date of the support order and subject to all the provisions of the Plan, except:

1. A qualified dependent may not be covered without enrollee coverage in effect under the Plan.
2. In addition to the reasons for termination of insurance, as explained in the provision "When Coverage Ends," the insurance required by a support order will cease on the earlier of the date the support order expires or the date the dependent child or spouse is enrolled for similar insurance.

The Plan will honor all applicable state Medicaid laws and rules, and will not deny insurance or benefits because a person is eligible for Medicaid. If covered expenses for a dependent child or spouse are paid by the spouse, a custodial parent or a legal guardian who is not a Plan member, reimbursement will be made directly to the spouse, custodial parent or legal guardian rather than to the Plan member or eligible retiree. A custodial parent or legal guardian may also sign claim forms and assign Plan benefits for the dependent child.

A child or spouse will not be considered a late applicant as explained under the provision "When Coverage Begins" if a court has ordered that coverage be provided for the child or spouse under your plan, and the request for enrollment is made within 31 days after issuance of the court order.

### Continuing Health Coverage for Survivors

In the event of your death, your surviving spouse may continue coverage for himself or herself and all dependents covered under the Commonwealth Indemnity Plan. If you have no surviving spouse, then your surviving dependent child or children may have such coverage continued until age 19.

In order to continue coverage, the person who has the option to continue coverage must:

1. elect the continuation in writing within 30 days after the date of your death, and
2. make the required contribution toward the cost of the coverage

Coverage for survivors will end on the earliest of these dates:

1. the end of the month in which the survivor dies
2. the end of the month covered by the last contribution payment for the coverage
3. the date the coverage ends
4. the date the Commonwealth Indemnity Plan terminates
5. in the case of a dependent, the date that dependent would cease to qualify as a dependent, or
6. the date the survivor remarries

# General Provisions

## Option to Continue Coverage After Change in Marital Status

Your spouse will not cease to qualify as a dependent solely because a judgment of divorce or of separate support is granted. If that judgment is granted while the former spouse is covered as a dependent and states that coverage for the former spouse will continue, that person will continue to qualify as a dependent under the Commonwealth Indemnity Plan, provided family coverage continues and neither party remarries.

**If you get divorced, you must notify the GIC and send them a copy of your divorce decree. If you or your former spouse remarry, you must also notify the GIC.**

The former spouse will no longer qualify as a dependent after the earliest of these dates:

1. the end of the period specified in the judgment during which that person must remain eligible for coverage
2. the end of the month covered by the last contribution toward the cost of the coverage
3. the date that person remarries
4. the date you remarry. If that person is still covered as a dependent on this date, and the judgment gives that person the right to continue coverage at full cost after you remarry, then that person may either elect to:
  - (a) remain covered separately for the benefits for which he or she was covered on that date; or
  - (b) COBRA, or
  - (c) have a converted policy issued to provide those benefits.

For the purposes of this provision “judgment” means only a judgment of absolute divorce or of separate support.

## Continued Insurance of Divorced Spouses

A Plan member may become party to a court’s judgment absolute of divorce or separate support. Unless that judgment says otherwise, the former spouse shall remain a qualified dependent of the Plan member. This shall be despite any contrary provision of the Plan as to divorced spouses. In this case, the Plan member may insure the former spouse under the Plan as if the court’s judgment had not been entered, provided that:

1. Such insurance shall be limited to the part of the Plan that covers medical or dental care or treatment
2. Such insurance shall not continue beyond the remarriage of the Plan member or the former spouse, or such other time as is said in the court’s judgment, and
3. If required by the court’s judgment, the former spouse may continue the insurance beyond the Plan member’s remarriage. Then, if this is so: (a) the former spouse may remain insured under the Plan. If required by the court’s judgment, the former spouse may be required to contribute all or part of the cost of such insurance, or (b) the former spouse may exercise the right of conversion to an individual policy of health insurance as provided in the Plan.

## Group Health Continuation Coverage Under COBRA

When you or your covered dependents are no longer eligible for coverage under the Commonwealth Indemnity Plan, you or your dependents may be eligible to continue coverage as provided by the Consolidated Omnibus Budget Reconciliation Act (a federal law known as COBRA). Under this law, the GIC must provide covered enrollees and their dependents who lose coverage under the Plan with the option to continue coverage for a limited period of time. This coverage must be identical to the current coverage provided under the Plan to similarly situated enrollees or dependents. The mandate is restricted to certain conditions under which coverage is lost and the election to continue must be made within a specified election period.

The table below shows the qualifying events that make you eligible for COBRA, and the maximum length of time coverage can be extended.

Qualifying Event	Maximum Continuation Period
Dependent ceases to satisfy Plan's eligibility requirements for dependent status	36 months
Spouse's death, divorce or legal separation	36 months
Spouse enrolls in Medicare: <ul style="list-style-type: none"><li>• spouse or ex-spouse under the age of 55</li><li>• spouse or ex-spouse age 55 or older</li></ul>	36 months the date spouse or ex-spouse becomes entitled to Medicare

A child who is born or placed for adoption with you while you are covered under COBRA will be eligible to become a qualified beneficiary and can be added to family COBRA coverage upon notification and proof to the GIC of the birth or adoption.

If you are covered under COBRA and have been determined to be disabled by the Social Security Administration (SSA), you may be eligible to extend your coverage from 18 months to 29 months. You must submit a copy of the SSA determination to the GIC within 60 days of the date of the SSA determination letter and before the end of the original 18-month COBRA coverage period. Failure to notify the GIC and submit the required documentation within the 60 day period will disqualify you for the extension.

# General Provisions

## COBRA Eligibility Notification and Enrollment

Under COBRA, you have 60 days from the date you lose coverage due to one of the qualifying events described on page 93, to inform the GIC that you want to continue coverage. If you do not choose COBRA within the 60-day limit, your group health insurance coverage will end.

COBRA requires that the retiree or a family member inform the GIC within 60 days of the date of the following events or the date on which coverage would be lost due to one of the following events:

1. an employee's termination or reduction in hours
2. death, divorce, legal separation or re-marriage of a former spouse
3. Medicare enrollment, or
4. a child ending dependent status

If you have changed marital status or your address, please notify the Group Insurance Commission at P.O. Box 8747, Boston, MA 02114-8747.

## Premium Payment under COBRA

COBRA payments are made directly to the GIC.

At the end of the continuation coverage, you have the option to enroll in an individual conversion health insurance policy.

## Termination of Coverage under COBRA

Termination of COBRA occurs when the earliest of the following occurs:

1. Maximum continuation period ends
2. Covered enrollee or dependent fails to pay the premium
3. Covered enrollee or dependent becomes a participant in another group health plan that does not impose a pre-existing condition exclusion

4. Covered enrollee or dependent becomes eligible for Medicare
5. The Commonwealth of Massachusetts no longer provides group health coverage to any of its employees
6. The covered member is no longer disabled if the coverage was extended to 29 months due to a disability.

## Conversion to Non-Group Health Coverage

Under certain circumstances, a person whose Commonwealth Indemnity Plan coverage is ending has the privilege to convert to non-group health coverage provided by UNICARE.

A certificate for this non-group health coverage issued by UNICARE can be obtained if status changes to one that is not eligible for continued coverage under the Commonwealth Indemnity Plan.

You cannot obtain a certificate of coverage if you are otherwise eligible under the Commonwealth Indemnity Plan, or if your coverage terminated for failure to make a required contribution when due. In addition, no certificate of coverage will be issued in a state or country where UNICARE is not licensed to issue it.

The certificate of coverage will cover you and your dependents who cease to be covered under the Commonwealth Indemnity Plan because your health coverage ends, and any child of yours born within 31 days after such coverage ends.

A certificate of coverage is also available to the following persons whose coverage under the Commonwealth Indemnity Plan ceases:

1. Your spouse and/or your dependents, if their coverage ceases because of your death

2. Your child, covering only that child, if that child ceases to be covered under the Commonwealth Indemnity Plan solely because the child no longer qualifies as your dependent
3. Your spouse and/or dependents if their coverage ceases because of a change in marital status

The following rules apply to the issuance of the certificate of coverage:

1. Written application and the first premium must be submitted within 31 days after the coverage under the Commonwealth Indemnity Plan ends.
2. The rules of UNICARE for coverage available for conversion purposes at the time application for a certificate of coverage is received govern the certificate. Such rules include: the form of the certificate; its benefits; the individuals covered; the premium payable and all other terms and conditions of such certificate.
3. If delivery of the certificate is to be made outside of Massachusetts, it may be on such form as is offered in the state where such certificate is to be delivered.
4. The certificate of coverage will become effective on the day after coverage under the Commonwealth Indemnity Plan ends.
5. No evidence of insurability will be required.

UNICARE will furnish details of converted coverage upon request.

## Coordination of Benefits (COB)

You and your dependents may be entitled to receive benefits from more than one plan. For instance, you may be covered as a dependent under your spouse's plan in addition to coverage under your own plan, or your child may

be covered under both plans. When you or your dependents are covered by two or more plans, one plan is identified as the primary plan for coordination of benefits (COB) and determining the order of payment. Any other plan is then the secondary plan.

If the Commonwealth Indemnity Plan is the primary plan, benefit payments will be made in accordance with the benefits payable under the Plan without taking the other plan's benefits into consideration. A secondary plan may reduce its benefits if payments were paid by the Commonwealth Indemnity Plan.

If another plan is primary, benefit payments under the Commonwealth Indemnity Plan are determined in the following manner:

- (a) The Commonwealth Indemnity Plan determines what it would pay for covered expenses if the Commonwealth Indemnity Plan were the primary plan; then
- (b) If there is a balance due after the primary plan pays a benefit for that same expense, the Commonwealth Indemnity Plan will pay that balance on allowable expenses up to the maximum amount calculated in (a). An allowable expense means any necessary, reasonable and customary item or expense to the extent it is covered in full or partially covered by at least one of the plans involved in the COB.

The term **"primary plan's benefit"** includes the benefit that would have been paid had the claim been filed with the other plan. For those plans that provide benefits in the form of services, the reasonable cash value of each service is considered as the charge and as the benefit payment. All COB is determined on a calendar year basis for that part of the year the person had coverage under the Plan.

# General Provisions

For the purposes of COB, the term **“plan”** is defined as any plan, including HMOs, that provides medical or dental care coverage including, but not limited to, the following:

- group or blanket coverage
- group practice or other group prepayment coverage, including hospital or medical services coverage
- labor-management trusteed plans
- union welfare plans
- employer organization plans
- employee benefit organization plans
- coverage required or provided by law or government programs, except Medicaid. But, such coverage will not be deemed a plan if expenses for which benefits are payable under such coverage are excluded from benefits under Commonwealth Indemnity Plan coverage
- automobile no-fault coverage

The term “plan” does not include school-accident type plans, or coverage that you purchased on a non-group basis.

## Determining Order of Coverage

Following are the rules by which the Commonwealth Indemnity Plan and most other plans determine order of payment – that is, which plan is the primary plan and which plan is the secondary plan:

- (a) The plan without a COB provision is primary.
  - (b) The plan that covers the person as an employee, member, or retiree (that is other than a dependent) determines benefits before the plan that covers the person as a dependent.
  - (c) The order of coverage for a dependent child who is covered under both parents’ plans is determined as follows:
    1. The primary plan is the plan of the parent whose annual birthday falls first in the calendar year; or
    2. If both parents have the same birthday, the primary plan is the plan that has covered a parent for the longest period of time.
- This is called the **“birthday rule.”** However, if the other plan has a rule based on the gender of the parent, and if the plans do not agree on the order of coverage, the rules of the other plan will determine the order.
- (d) The order of coverage for dependent children who are covered under more than one plan, and whose parents are divorced or separated, is determined in the following order:
    1. first, the plan of the parent who is decreed by the court as financially responsible for the health care expenses of the child
    2. second, if there is no court decree, the plan of the parent with custody of the child
    3. third, if the parent with custody of the child is remarried, the plan of the step-parent
    4. finally, the plan of the parent who does not have custody of the child
  - (e) The plan that covers a person as an active employee (that is, someone who is not laid off or retired) determines benefits for that person and his or her dependents before the plan that covers that same person as a retiree.

This is called the **“active before retiree”** rule. However, if the other plan’s rule is based on length of coverage, and if the plans do not agree on the order of coverage, the rules of the other plan will determine the order.

If none of the above rules can be applied when trying to determine the order of coverage, the plan that has covered the person longer determines benefits before the plan that has covered that same person for the shorter period of time.

## **Right To Receive and Release Information**

In order to fulfill the terms of this COB provision or any other provision of similar purpose:

- a claimant must provide the Plan with all necessary information
- the Plan may obtain from or release information to any other person or entity

## **Facility of Payment**

A payment made under another plan may include an amount that should have been paid under the Commonwealth Indemnity Plan. If it does, the Commonwealth Indemnity Plan may pay that amount to the organization that made the payment. That amount will be treated as if it were a benefit payable under the Commonwealth Indemnity Plan. The Commonwealth Indemnity Plan will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means the reasonable cash value of the benefits provided in the form of services.

## **Right of Recovery**

If the amount of payments made by the Commonwealth Indemnity Plan is more than it should have been under the COB provision, the Plan may recover the excess from one or more of the following:

- the persons it has paid or for whom it has paid
- insurance companies, or
- other organizations

The “amount of payments made” includes the reasonable cash value of any benefits provided in the form of services.

## **Modification of Coordination of Benefits Provision for Persons Enrolled in Medicare Parts A and/or B**

The benefits for an enrollee or his/her dependent covered under the Commonwealth Indemnity Plan and enrolled in Medicare will be determined as follows:

- (a) Expenses payable under Medicare will be considered for payment only to the extent that they are covered under the Commonwealth Indemnity Plan and/or Medicare.
- (b) In calculating benefits for expenses incurred, the total amount of those expenses shall first be reduced by the amount of the actual Medicare benefits paid for those expenses, if any.
- (c) The Commonwealth Indemnity Plan shall then be applied to any remaining balance of those expenses to determine which benefits, if any, are payable.

# General Provisions

## Health Coverage Primary to Medicare Coverage for Covered Persons Who Have End Stage Renal Disease

For all covered persons with end stage renal disease (ESRD), coverage under the Commonwealth Indemnity Plan will be primary to Medicare during the Medicare ESRD waiting period and the Medicare ESRD coordination period.

“End Stage Renal Disease” means that stage of kidney impairment that appears irreversible and permanent and requires a regular course of dialysis or kidney transplant to maintain life.

“Medicare ESRD Waiting Period” is generally the first three months after starting dialysis. You are not entitled to Medicare until after the three-month waiting period. This waiting period can be waived or shortened if a member participates in a self-dialysis training program or is scheduled for an early kidney transplant, respectively.

“Medicare ESRD Coordination Period” is 30 months long and occurs **after** the ESRD waiting period. The ESRD coordination period begins on the date that Medicare became effective **or would have become effective on the basis of ESRD**.

During that 30-month period, the Commonwealth Indemnity Plan, for the purpose of the COB provision, is the primary payer and Medicare is the secondary payer. After the 30 months, Medicare becomes the primary payer while the Plan becomes the secondary payer.

## Office of Patient Protection

The Massachusetts Patients’ Bill of Rights (Chapter 141) specifies a number of patients’ rights related to access to care, coverage for emergency care, grievance processes and external reviews. Many of these rights have always been available to you under the Commonwealth Indemnity Plan.

The Office of Patient Protection (OPP), created by Chapter 141, is located within the Department of Public Health. The OPP is responsible for:

1. developing regulations and implementing new statutory provisions governing internal grievance procedures for managed care carriers, as well as medical necessity guidelines, continuity of care and independent external reviews
2. helping consumers with questions and concerns relating to managed care
3. providing information, including health plan report cards, to consumers through an Internet site

You can reach the Office of Patient Protection at 1-800-436-7757, or access its web site at [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp).



# Prescription Drug Plan



Administered By:  
**EXPRESS SCRIPTS®**

## *Description of Benefits*

# Prescription Drug Plan

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Express Scripts is the pharmacy benefit manager for your prescription drug plan. If you have any questions about your prescription benefits, contact the Express Scripts Customer Service Call Center at 1-877-828-9744 (TDD: 1-800-842-5754).

## About Your Plan

Your prescription drug plan uses a three tier copayment design.

The three tier design maintains a broad choice of covered drugs for patients and their physicians to choose from, while providing an incentive to use medications that are safe, effective and less costly. Frequently there is more than one prescription drug that your physician could prescribe for a particular illness or condition. Talk with your physician about your options to determine the best choice for you.

## Generics Preferred

If your physician prescribes a brand name drug for which an FDA-approved generic equivalent is available, you will be responsible for the full difference in price between the brand and the generic drug, plus the generic copay.

## Step Therapy

In some cases, your Plan requires the use of less expensive first-line prescription drugs before the Plan will pay for more expensive second-line prescription drugs. First-line prescription drugs are safe and effective medications used for the treatment of a medical condition or disease. Your prior claims history will show if first-line prescription drugs have been used before, allowing the more expensive medication to be approved. If a first-line prescription drug has been used previously, and has proven to be ineffective, a more expensive second-line prescription drug may be used. In certain situations a member may be granted a prior authorization for a

second-line prescription drug if specific medical criteria have been met without the trial of a first-line prescription drug.

Current examples of second-line prescription drugs requiring Step Therapy:

Accupril®, Altace®, Avapro®, Bextra®, Celebrex®, Celexa®, Cozaar®, Diovan®, Enbrel®, Glucophage XR®, Nexium®, Paxil®, Prevacid®, Prilosec®, Protonix®, Singulair®, Vioxx® and Zoloft®.

This list may change during the plan year.

## How to Use the Program

### Retail

- Bring your Express Scripts ID card and your prescription(s) to a participating Express Scripts pharmacy. Pharmacy locations are available by contacting the Express Scripts Customer Service Call Center at 1-877-828-9744 (TDD: 1-800-842-5754) or through the Express Scripts web site at: [www.Express-Scripts.com](http://www.Express-Scripts.com).

So that your pharmacist has all the necessary information to process a claim, please follow the steps outlined below:

- You (or your family member) should present your Express Scripts member ID Card to your pharmacist each time you fill or refill a prescription.
- If you do not have your ID Card, you can provide your pharmacist with the cardholder's Social Security or GIC ID number, and the group number which is GICA.
- The pharmacist also will be able to verify eligibility by contacting the Express Scripts Pharmacy Help Desk at 1-800-824-0898 (TDD: 1-800-842-5754).

# Prescription Drug Plan

If the pharmacy you are currently using is not participating in the Express Scripts network, you will need to transfer your prescription to an Express Scripts participating pharmacy. To do so, simply contact your current pharmacy and request a prescription transfer.

## Retail (In-Network) Copayments

<b>Retail Pharmacy</b> <i>up to 30 days supply</i>	<b>Member Copay</b>
Tier 1: Generic drug	\$7.00
Tier 2: Preferred brand name drug	\$20.00
Tier 3: Non-Preferred brand name drug	\$40.00*

*\*Additional charges will apply if the drug has a generic equivalent*

## Mail

For prescriptions that you will take over an extended period of time, Express Scripts' convenient mail order and Internet service provides substantial savings.

## To Begin Using Mail Service

- Obtain a 90 day prescription from your physician. (Please insure you have a 30-day supply on hand.)
- Clearly write your full name, address and Social Security or GIC ID number on the original prescription.
- Complete the patient profile included with your ID Card packet. Patient profiles are also available by contacting the Express Scripts Customer Service Call Center at 1-877-828-9744 (TDD: 1-800-842-5754).

- Mail the patient profile along with your original prescription, and appropriate copay, in the envelope included with the ID Card packet or available by contacting the Express Scripts Customer Service Call Center at 1-877-828-9744 (TDD: 1-800-842-5754).

## To Obtain Mail Service Refills

Mail service prescription(s) refills are available by mailing in the refill slip, which you will receive with your first Express Scripts order. Refills are also available by contacting the Express Scripts Customer Service Call Center at 1-877-828-9744 (TDD: 1-800-842-5754) or through [www.Express-Scripts.com](http://www.Express-Scripts.com).

## Mail Service Copayments

<b>Mail Order</b> <i>up to 90 days supply</i>	<b>Member Copay</b>
Tier 1: Generic drug	\$14.00
Tier 2: Preferred brand name drug	\$40.00
Tier 3: Non-preferred brand name drug	\$70.00*

*\*Additional charges will apply if the drug has a generic equivalent*

# Prescription Drug Plan

## Claim Forms

Retail purchase(s) out of the country or in-network purchases without the use of your ID Card are covered as follows:

Type of Claim	Reimbursement
Claims for prescriptions for enrollees who reside in a nursing home or live or travel outside the U.S. or Puerto Rico.	Claims will be reimbursed at the full cost submitted less the applicable copayment.
Claims for purchases at a participating (in-network) pharmacy without a drug card.	Claims incurred within 30 days of the enrollee's eligibility effective date will be covered at full cost minus the applicable copayment.  -or-  Claims incurred more than 30 days after the enrollee's eligibility effective date will be reimbursed at a discounted cost minus the applicable copayment.

## Commonly Used Terms

### Generic Drug

Generic drugs are drugs for which the patent has expired, allowing other manufacturers to produce and distribute the product under its chemical name. Generics are essentially a chemical copy of their brand-name equivalents. The color or shape may be different, but the active ingredients must be the same. The Express Scripts formulary contains only FDA-approved generic medications.

### Brand Name Drug

The brand name is the trade name under which the product is advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for 17 years. Once a patent expires, other companies may manufacture a generic equivalent, providing they follow stringent FDA regulations for safety.

### Preferred Brand Name Drug

A preferred brand name drug, also known as a formulary drug, is a medication that has been reviewed and approved by a carefully selected group of physicians and pharmacists for formulary inclusion based on its proven clinical and cost effectiveness.

### Non-Preferred Brand Name Drug

A non-preferred brand name drug, or non-formulary drug, is a medication that has been reviewed by the same team of physicians and pharmacists who determined that an alternative drug that is clinically equivalent and more cost effective is available. These designations may change, as new clinical information becomes available.

### Formulary

A formulary is a list of recommended prescription medications that is created, reviewed and continually updated by a team of physicians and pharmacists. The formulary contains a wide range of generic and brand name preferred products that have been approved by the Food and Drug Administration (FDA). The formulary applies to medications that are dispensed in both the retail pharmacy and mail service settings. The formulary is developed and maintained by Express Scripts.

# Prescription Drug Plan

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## Off-Label Use of a Prescription Drug

The off-label use of a prescription drug is the use of a drug for reasons not approved by the FDA.

## Participating Pharmacy (In-Network)

A participating pharmacy is a pharmacy in the Express Scripts nationwide network. All chains and most independently owned pharmacies participate.

## Prescription Drug

A prescription drug is any medical substance, the label of which under the Federal Food, Drug, and Cosmetic Act, must bear the legend: "Caution Federal Law prohibits dispensing without a prescription." The term prescription drug includes allergy extracts and insulin.

## Prior Authorization

Prior Authorization means proof of medical necessity is required before a prescription for certain drugs will be paid by the plan. The purpose of prior authorization is to prevent misuse and the off-label use of expensive and potentially dangerous drugs.

Drugs that currently require Prior Authorization:

- Cerezyme®
- Aranesp®, Epogen®, Procrit®
- Weight Loss Medications
- Growth Hormones
- For members over the age of 35:  
Retin A®, Differin®, Axita®
- For members over the age of 18:  
Dexedrine®, Desoxyn®, Adderall®

- Prolastin®
- Botox®
- Lamisil®, Sporanox®

This list may change during the plan year.

## Drug Utilization Review Program

Each prescription drug purchased through this program is subject to utilization review. This process evaluates the prescribed drug to determine if any of the following conditions exist:

- Adverse drug-to-drug interaction with another drug purchased through the program;
- Duplicate prescriptions;
- Inappropriate dosage and quantity; or
- Early refill of a prescription.

If any of the above conditions exist, medical necessity must be determined before the prescription drug can be processed.

## Exclusions and Limitations

Benefits exclude drugs for off-label use, unless medically necessary for the care and treatment of an injury, illness or pregnancy. Additional exclusions:

- Smoking cessation programs or medications
- Dental preparations
- Over-the-counter drugs (with the exception of diabetic supplies)
- Vitamins or minerals prescribed in the absence of a medical condition (with the exception of prenatal vitamins)
- Prescriptions for cosmetic purposes

# Prescription Drug Plan

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Quantities of some medications may be limited. Current examples include Imitrex®, Lamisil®, Maxalt®, Prevacid®, Prilosec®, Relpax®, Sporanox®, Tamiflu®, Viagra® and Zomig®.

This list is subject to revision.

Only medications covered under your benefit plan are included.

## Claims Inquiry

If you believe your claim was incorrectly denied or you have questions about a prescription, call Express Scripts Customer Service Call Center at 1-877-828-9744. The TDD number is 1-800-842-5754.

## Appeal Rights for Prior Authorization Denials

Denials of request for Prior Authorization may be appealed by having your physician send a letter explaining why the product is

medically necessary for you. This letter should be sent to:

### Express Script

Prior Authorization

PO Box 39842

Bloomington, MN 55439-0842.

Submission of appeal is not a guarantee of coverage.

## Health and Prescription Information

Health and prescription information about members and dependents is used by Express Scripts to administer your benefits. As part of the administration, Express Scripts may report health and prescription information to the administrator or sponsor of your benefit plan. Express Scripts also uses that information and prescription data gathered from claims nationwide for reporting and analysis without identifying individual patients.



# United Behavioral Health

**Mental Health, Substance Abuse  
and Enrollee Assistance Programs**

*Description of Benefits*





# Mental Health, Substance Abuse & EAP Services

## PART I – How to Use This Plan

### A Comprehensive Plan Designed with Your Well-Being in Mind

As a covered person under the Commonwealth Indemnity Plan, you are automatically enrolled in the mental health and substance abuse benefits program as well as the Enrollee Assistance Program (EAP) administered by United Behavioral Health. These programs offer you easy access to a broad range of services – from assistance with day-to-day concerns (e.g., legal and financial consultations, workplace-related stress, child-care and elder-care referrals) to more serious mental health and substance abuse needs, including assistance in a psychiatric emergency. By offering effective, goal-focused care delivered by a network of highly qualified providers, this program is designed to improve well-being and functioning as quickly as possible.

United Behavioral Health (UBH) is administering the benefits under this program on behalf of the insurer, UnitedHealthcare (UHC).

### Let Us Show You the Benefits

The following describes your mental health, substance abuse and EAP benefits under the UBH plan. Please read it carefully before you seek care to ensure that you receive maximum benefits. The chart on pages 114-115 provides a brief overview of your benefits; however, it is not a detailed description. The detailed description of your benefits is found in Part III on page 116. Words in *italics* throughout this description are defined in the “Definitions” section in Part II.

### How to Ensure Maximum Benefits

In order to receive maximum benefits and reduce your out-of-pocket expenses, there are two important steps you need to remember:

**Step 1:** Call UBH for *precertification* before you seek mental health, substance abuse or EAP services; and

**Step 2:** Use a provider or facility from the UBH network.

UBH offers you a comprehensive network of resources and experienced providers from whom to obtain mental health, substance abuse and EAP services. All UBH *network providers* have been reviewed by UBH for their ability to provide quality care. If you receive care from a provider or facility that is not part of the UBH network, your benefit level will be lower than the network level. These reduced benefits are defined as *out-of-network benefits*. **You must call UBH to precertify your care, even when using out-of-network services. Only out-of-network outpatient care does not need to be precertified. If you fail to call UBH to precertify your care, you may be charged a penalty, and your benefits may be reduced. Benefits will be denied if your care is considered not to be a covered service.** A full description of your network and out-of-network benefits begins on page 117.

### Before You Use Your Benefits

#### Precertification

*Precertification* is the first step to obtaining your mental health, substance abuse and EAP benefits. To receive EAP services or before you begin mental health and substance abuse care, call UBH toll free at 1-888-610-9039 (TDD: 1-800-842-9489).

A trained UBH clinician will answer your call 24 hours a day, seven days a week, verify your coverage and refer you to a specialized EAP resource or a *network provider*. All *UBH clinicians* are experienced professionals with master’s degrees in psychology, social

# Mental Health, Substance Abuse & EAP Services

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work, or a related field. A *UBH clinician* will immediately be available to assist you with routine matters or in an emergency. If you have specific questions about your benefits or claims, call a customer service representative toll free from 9 a.m. to 8 p.m. Eastern Time at 1-888-610-9039 (TDD: 1-800-842-9489).\*

Based on your specific needs, the UBH clinician will *precertify* visits if you are eligible for coverage at the time of your call, and provide you with the names of several EAP, mental health, or substance abuse providers who match your request (e.g., provider location, gender, or fluency in a second language). UBH maintains an extensive database of information on every provider in the network. A directory of UBH providers can be found on the UBH web site, [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code 10910). After *precertification*, you can then call the provider directly to schedule an appointment. If you need assistance, a UBH clinician can help you in scheduling an appointment. The UBH clinician can also provide you with a referral for legal, financial, or dependent care assistance or community resources, depending on your specific needs.

## Emergency Care

Emergency care is required when a person needs immediate clinical attention because he or she presents a real and significant risk to him/herself or others. In a life-threatening emergency, you and/or your covered dependents should seek care immediately at the closest emergency facility. You, a family member or your provider must call UBH **within 24 hours** of an emergency admission to notify UBH of the admission. Although a representative may call on your behalf, it is always the covered person's responsibility to ensure that UBH has been

notified. If UBH is not notified of the admission, you will not be eligible for maximum benefits or benefits may be denied if it is not deemed to be a covered service. UBH staff is available 24 hours a day, seven days a week, to assist you and/or your covered family members.

## Urgent Care

There may be times when a condition shows potential for becoming an emergency if not treated immediately. In such urgent situations, our providers will have an appointment to see you within 24 hours of your initial call to UBH. Call 1-888-610-9039 toll free (TDD: 1-800-842-9489) for assistance.

## Routine Care

Routine care is for conditions that present no serious risk, and are not in danger of becoming an emergency. For routine care, *network providers* will have an appointment to see you within three days of your initial call to UBH. Call 1-888-610-9039 toll free (TDD: 1-800-842-9489) for assistance.

## Enrollee Assistance Program

Your Enrollee Assistance Program benefit provides access to a range of resources, as well as focused, confidential, short-term counseling to treat problems of daily living (e.g., emotional, marital or family problems, legal disputes, or financial difficulties). The EAP benefit provides counseling and other professional services to you and your family members who are experiencing problems disrupting your personal and professional lives (e.g., reaction to international events, community trauma). The EAP can also provide critical incident response and on-site behavioral health-related consultations and seminars for state agencies.

\* As part of UBH's quality control program, supervisors monitor random calls to UBH's customer service department, but not the clinical department.

# Mental Health, Substance Abuse & EAP Services

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## Confidentiality

When you use your mental health, substance abuse and EAP benefits under this plan, you are consenting to the release of necessary clinical records to UBH for *case management* and benefit administration purposes.

Information from your clinical records will be provided to UBH only to the minimum extent necessary to administer and manage the care provided when you use your EAP, mental health, and substance abuse benefits, and in accordance with state and federal laws. All of your records, correspondence, claims, and conversations with UBH staff are kept **completely confidential** in accordance with federal and state laws. No information may be released to your supervisor, employer, or your family without your written permission, and no one will be notified when you use your EAP, mental health, and substance abuse benefits. UBH staff must comply with a strict confidentiality policy.

## Complaints

If you are not satisfied with any aspect of the UBH program, we encourage you to call UBH toll free at 1-888-610-9039 (TDD: 1-800-842-9489) to speak with a customer service representative. The UBH customer service representative resolves most complaints during your initial call. Complaints that require further research are reviewed by representatives of the appropriate departments at UBH, including clinicians, claims representatives, administrators, and other management staff who report directly to senior corporate officers. We will respond to all complaints within five days. Your comments will help us correct any problems and provide better service to you and your dependents. If the resolution of your complaint is unsatisfactory to you, you have the right to file a formal complaint in writing within 60 days of the date of our telephone call or letter of response. Please specify dates of service and additional contact with UBH and include

any information you feel is relevant. Formal complaints will be responded to in writing within 30 days. Send formal complaints to:

**United Behavioral Health**  
Post Office Box 32040  
Oakland, CA 94604-3340

## Appeals (Grievance)

### Your Right to an Internal Appeal (Grievance)

If you disagree with an adverse determination made by United Behavioral Health, you have the right to request an internal appeal review of that determination. United Behavioral Health provides one level of internal review. You are then eligible for an External Review Process if you still disagree with the results of the internal review.

An adverse determination is a determination by United Behavioral Health to deny, reduce, modify or terminate benefits for inpatient admission, continued inpatient stay, or any other behavioral health care service, for failure to meet the requirements for a *covered service*.

### How to Initiate a First Level Internal Appeal (Grievance) Review

You or your authorized representative may submit an appeal request in writing, by calling the UBH toll-free telephone number or using the fax number, both of which are listed below. You have up to 180 days from the date you received the adverse determination letter to request a first level internal appeal. Send written requests to:

**United Behavioral Health, Appeals Unit**  
Post Office Box 32040  
Oakland, CA 94604-3340  
Fax: 1-415-547-6259  
1-800-888-2998

# Mental Health, Substance Abuse & EAP Services

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Appeal requests should include:

- the member's name, Social Security Number, and group policy number;
- the service which is the subject of the adverse determination;
- the reasons why you feel benefit coverage should be approved;
- any available medical information to support your reasons for reversing the adverse determination; and
- a completed authorization release, enclosed, to enable UBH to review your medical information.

You will receive a written acknowledgement of your appeal request within five (5) days of receipt of your written request. Oral requests will be documented and a copy will be forwarded to you within 48 hours of receiving your oral request.

## Internal Appeal (Grievance) Review

An individual who did not participate in the adverse determination will review your appeal. This individual will be an actively practicing health care professional in the same or similar specialty that typically provides the treatment that is the subject of the appeal. United Behavioral Health will notify you or your authorized representative of the decision in writing within 30 days of receipt of your oral or written appeal.

An expedited internal review is available if you are receiving ongoing treatment or services in a hospital at the time of the adverse determination. You have the right to receive coverage of the disputed treatment or service until the completion of the internal appeal process. You or your authorized

representative may request an expedited internal appeal by calling the toll-free number listed in the "How to Initiate the First Level Internal Appeal (Grievance)" section above.

A determination will be made and verbal notice provided within 24 hours and a written notification will follow to you and your physician within **one business day**. The written notice will be provided prior to the anticipated discharge. If you are dissatisfied with the outcome of the determination, you have the right to an expedited external review and the right to request continuation of coverage for the services. Please refer to the section below titled "External Review Process" for instructions.

If you have a terminal illness and you disagree with an adverse determination made by United Behavioral Health, you have the right to request an expedited internal appeal review of that determination.

## External Review Process

You or your authorized representative or the attending provider may request an external review of an adverse determination that was a result of the internal appeal review. You or your authorized representative may request access to any medical information in the possession or control of the carrier relating to the insured. In order to request an external review, you must:

- Submit your request in writing within 45 days of your receipt of the adverse determination resulting from the internal review
- Complete the Massachusetts Request for External Appeal form and include the signed authorization of release of medical records

## Mental Health, Substance Abuse & EAP Services

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- Submit the form and appropriate fee to the Office of Patient Protection and include a copy of the written adverse determination notice resulting from the internal review to:

**The Commonwealth of Massachusetts**  
**Department of Public Health**  
**Office of Patient Protection**  
250 Washington Street, 2<sup>nd</sup> Floor  
Boston, MA 02108

You have the right to request an expedited external review. This request must be in writing from a physician, stating that delay in providing or continuing health care services, which are the subject of a final adverse determination, would pose a serious and immediate threat to the health of the insured.

The Office of Patient Protection will screen your request for an appeal within 48 hours of receipt for expedited requests, and five (5) business days of receipt for all other requests. Notification of ineligible requests shall be communicated to the member, the member's authorized representative and United Behavioral Health within 72 hours of receipt for an expedited request; and within 10 business days of receipt for all other requests and shall include the reason for the ineligible determination.

If your request is accepted, United Behavioral Health will forward the member's medical and treatment records and a copy of the evidence of coverage applicable to the member, to the external review agency assigned by the Office of Patient Protection within three (3) business days or within 24 hours for expedited requests.

For non-expedited reviews, the external review agency will make a decision within 60 business days of receipt of the referral from the Office of Patient Protection. For expedited reviews, the external review agency shall

make a decision within five (5) business days of receipt from the Office of Patient Protection. The decision will be in writing, will identify the decision, set forth the medical and scientific reasons for the decision and will be binding. If additional time is needed, the external review agency may extend the time period for an additional 15 business days and will notify all parties of that extension.

### How to Contact the Office of Patient Protection at the Department of Public Health

You may contact the Department of Public Health with any questions at: 1-800-436-7757 or via FAX at 1-617-624-5046. You may also access the Department of Public Health's Web Site for additional copies of the required forms at: <http://www.state.ma.us/dph/opp>.

### Filing Claims

*Network providers* and facilities will file your claim for you. You are financially responsible for *deductibles* and *copayments*.

*Out-of-network providers* are not required to process claims on your behalf; you must submit the claims yourself. You are responsible for all *coinsurance* and *deductibles*. Send the *out-of-network provider's* itemized bill and a completed CMS 1500 (formerly HCFA 1500) claim form, along with your Medicare Explanation of Benefits (EOMB) if applicable, with your name, address, and GIC ID number to:

**United Behavioral Health**  
GIC Claims  
Post Office Box 30755  
Salt Lake City, UT 84130-0755

The CMS 1500 form is available from your provider. Claims must be received by UBH within 15 months of the date of service for you or a covered dependent. You must be eligible for coverage on the date you received care. All claims are confidential.

# Mental Health, Substance Abuse & EAP Services

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## Coordination of Benefits

All benefits under this plan are subject to coordination of benefits, which determines whether your mental health and substance abuse care is partially or fully covered by another plan. UBH may request information from you about other health insurance coverage in order to process your claim correctly.

## For More Information

UBH customer service staff is available to help you. Call 1-888-610-9039 toll free (TDD: 1-800-842-9489) for assistance Monday through Friday, from 9 a.m. to 8 p.m. Eastern Time.

## PART II – Benefit Highlights

### Definitions of UBH Terms

**Allowed Charges** means charges conform to UBH negotiated fee maximums or reasonable and customary rates. If the cost of treatment for out-of-network care exceeds the *allowed charges*, the covered person may be responsible for the difference.

In Massachusetts, if you choose to use a provider other than a *network provider*, you are responsible for the coinsurance amounts up to the allowed charge. Providers of services in Massachusetts are prohibited by law from billing you for amounts in excess of Plan determined amounts.

Outside Massachusetts, if you choose to use a provider other than a *network provider*, you are responsible for amounts in excess of the allowed charge. Amounts in excess of the allowed charge are not applied toward satisfying the *deductible*, *coinsurance* or *out-of-pocket maximum*.

**Appeal (Grievance)** means a formal request for UBH to reconsider any adverse determination/denial of coverage, either concurrently or retrospectively, for admissions, continued stays, levels of care, procedures, or services.

**Case Management** means a system of *continuing review* by a UBH clinical case manager, using objective clinical criteria, to determine if treatment is appropriate and is a *covered service* according to the plan of benefits for a covered diagnostic condition.

**Coinsurance** means the limit of coverage by the plan to a certain percentage of provider costs and fees, such as 80%. The remaining percentage is paid by the covered person. The provider is responsible for billing the member for the remaining percentage.

**Complaint** means a verbal or written statement of dissatisfaction arising from a perceived adverse administrative action, decision, or policy by UBH.

**Continuing Review/Concurrent Review** means an assessment of the care while it is being delivered and the proposed treatment plan for future care, conducted at periodic intervals by a clinical case manager to determine the appropriateness of continued care.

**Coordination of Benefits (COB)** means a methodology which determines the order and proportion of insurance payment when a covered person has coverage through more than one insurer. The regulations define which organization has primary responsibility for payment and which organization has secondary responsibility for any remaining charges not covered by the “primary plan.”

**Copayment** means a fixed dollar amount that a covered person must pay out of his or her own pocket.

# Mental Health, Substance Abuse & EAP Services

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**Covered Services** are services and supplies provided for the purpose of preventing, diagnosing or treating a behavioral disorder, psychological injury or substance abuse addiction and which are described in the section titled “What This Plan Pays,” and not excluded under the section titled “What’s Not Covered - Exclusions.”

**Cross Accumulation** means the sum of applicable expenses paid by a covered person to determine whether a *deductible* or *out-of-pocket maximum* has been reached.

**Deductible** means the designated amount that a covered person must pay for any charges before insurance coverage applies.

**Intermediate Care** means care that is more intensive than traditional outpatient treatment but less intensive than 24-hour hospitalization. Some examples are residential treatment, group homes, halfway houses, therapeutic foster care, day or partial hospital programs, or structured outpatient programs.

**Network Provider** is a provider who participates in the United Behavioral Health network.

**Non-Notification Penalty** means the amount charged when you fail to *precertify* care. It does not count towards the *out-of-pocket maximum*.

**Out-of-Network Provider** is a provider who does not participate in the United Behavioral Health network.

**Out-of-Pocket Maximum** means the maximum amount you will pay in *coinsurance* and *copayments* for your mental health and substance abuse care in one calendar year. When you have met your *out-of-pocket maximum*, all care will be covered at 100% of the *allowed charge* until the end of that calendar year. This maximum does not include the *non-notification penalty*, charges for out-of-network care that exceed the maximum number of covered days or visits, out-of-network outpatient service costs, the out-of-network calendar year *deductible*, the out-of-network inpatient *deductible*, charges for care not deemed to be a *covered service*, and charges in excess of UBH’s *allowed charges*.

**Precertification (Precertify)** is the process of registering for services with UBH prior to seeking EAP, mental health, and substance abuse care. All *precertification* is performed by *UBH clinicians*.

**UBH Clinician** refers to the staff member who *precertifies* EAP, mental health, and substance abuse services. *UBH clinicians* must have the following qualifications: Master’s degree in psychology, social work, or a related field; three or more years of clinical experience; Certified Employee Assistance Professionals (CEAP) certification or eligibility; and a comprehensive understanding of the full range of EAP services for employees and employers, including workplace and personal concerns.

## Benefits Chart

The following chart summarizes certain benefits available to you. Be sure to read Part III which describes your benefits in detail and notes some important restrictions. Remember, in order to receive the maximum benefits, you must *precertify* your care with UBH before you begin treatment. For assistance, call 24 hours a day, seven days a week: 1-888-610-9039 toll free (TDD: 1-800-842-9489).

Covered Services	Network Benefits	Out-of-Network Benefits
<i>Annual Deductible</i>	None	\$75 per person (a, b)
<i>Out-of-Pocket Maximum</i>	\$1,000 per person \$2,000 per family (a)	\$3,000 per member (a) No family maximum
Benefit Maximum	Unlimited	See <i>Covered Service</i> Benefit Maximum
<b>Inpatient Care</b>		
<i>Deductible</i>	\$150 per calendar quarter (Non-Medicare Eligible) \$50 per calendar quarter (Medicare Extension OME)	\$150 per admission (applies after annual deductible is met)
Mental Health		
General Hospital	Full Coverage	80% of <i>allowed</i> charges
Psychiatric Hospital	Full Coverage	80% of <i>allowed</i> charges up to 60 days/year
<i>Substance Abuse</i> (c)		
General Hospital	Full Coverage	80% of <i>allowed</i> charges up to 30 days/year
Substance Abuse Facility	All hospital care must be <i>precertified</i> . Emergency admissions must be <i>precertified</i> within 24 hours to receive maximum benefits. <i>Non-notification penalty</i> for failure to <i>precertify</i> care is \$200. <i>Non-notification penalty</i> does not count toward <i>out-of-pocket</i> maximums.	
<b>Intermediate Care (d)</b> (Care that is more intensive than traditional outpatient services, but less intensive than 24-hour hospitalization. Examples are residential treatment, group homes, halfway houses, therapeutic foster care, day/partial hospitals, or structured outpatient programs)	Full Coverage	80% of <i>allowed</i> charges

Covered Services	Network Benefits	Out-of-Network Benefits
<b>Outpatient Care (d)</b> – Mental Health, Substance Abuse and Enrollee Assistance		
First Four Visits	Full Coverage	80% of <i>allowed</i> charges
Visits 5 and over (Individual)	After \$15 copay, full coverage (Non-Medicare) After \$10 copay, full coverage (Medicare Extension OME)	80% of <i>allowed</i> charges
Visits 5 and over (Group)	After \$10 copay, full coverage (Non-Medicare) After \$5 copay, full coverage (Medicare Extension OME)	Maximum: 15 visits per year for mental health and substance abuse services. No coverage for out-of-network Enrollee Assistance Program Services
	Network costs paid by member count toward <i>out-of-pocket maximum</i> .  EAP <i>non-notification penalty</i> reduces benefit to zero; no benefits paid.	Out-of-network care utilized to satisfy the annual deductible counts toward the 15 visit maximum  Out-of-network costs paid by member do not count toward <i>out-of-pocket maximum</i> .
Medication Management: 15-30 minute psychiatrist visit	After \$5 copay, full coverage	80% of <i>allowed</i> charges: applies towards annual outpatient out-of-network maximum
In-Home Mental Health Care	Full Coverage	80% of <i>allowed</i> charges: applies towards annual outpatient out-of-network maximum
Drug Testing (as an adjunct to Substance Abuse treatment)	Full Coverage  <i>Non-notification penalty</i> reduces benefit to zero: no benefits paid.	No Coverage
Provider Eligibility – provider must be licensed in one of these disciplines.	MD Psychiatrist, PhD, PsyD, EdD, MSW, MSN, LICSW, RNMSCS, MA(e)	MD Psychiatrist, PhD, PsyD, EdD, MSW, MSN, LICSW, RNMSCS, MA(e)

- (a) Separate from medical deductible and medical out-of-pocket maximum. Network and out-of-network out-of-pocket maximums do not *cross accumulate*.
- (b) *Cross accumulates* with all out-of-network mental health and substance abuse benefit levels.
- (c) Substance abuse rehabilitation program: Members are reimbursed for inpatient and outpatient copays if they complete inpatient and post-discharge care.
- (d) Treatment that is not *precertified* receives out-of-network reimbursement.
- (e) Massachusetts independently licensed providers; psychiatrists, psychologists, licensed clinical social workers, psychiatric nurse clinical specialists and allied mental health professionals.

# Mental Health, Substance Abuse & EAP Services

## What This Plan Pays

The Plan pays for the following services:

- **Outpatient Care** – Individual or group sessions with a therapist, usually conducted once a week, in the provider's office or facility.
- **Intermediate Care** – Care that is more intensive than traditional outpatient services, but less intensive than 24-hour hospitalization. Some examples are residential treatment, group homes, halfway houses, therapeutic foster care, day/partial hospitals, or structured outpatient programs.
- **In-Home Care** – A licensed mental health professional visits the patient in his or her home.
- **Inpatient Care** – Treatment in a hospital or substance abuse facility.
- **Detoxification** – Medically supervised withdrawal from an addictive chemical substance, which may be done in a substance abuse facility.
- **Drug Testing** – *Precertified* drug testing is covered as an adjunct to substance abuse treatment.

The Plan also covers:

- **Enrollee Assistance Program** – Short-term counseling or other services that focus on problems of daily living, such as marital problems, conflicts at work, legal or financial difficulties, and dependent care needs.
- **www.liveandworkwell.com** – An interactive web site offering a large collection of wellness articles, service databases including a UBH Massachusetts *network provider* directory, tools, financial calculators and expert chats. To enter the site, log on and enter access code 10910.

These services are subject to certain Exclusions, which are found in Part III.

## PART III – Benefits Explained

### Mental Health and Substance Abuse Benefits

#### Network Services

In order to receive maximum network benefits for mental health, substance abuse and EAP treatment you must call United Behavioral Health toll free at 1-888-610-9039 (TDD: 1-800-842-9489) to *precertify* care and obtain a referral to a *network provider*.

*Precertified* network services are paid at 100% after the appropriate deductible and copayment (see schedule on page 117). The calendar year *out-of-pocket maximum* for network services is \$1,000 per person and \$2,000 per family.

The following do not count toward the *out-of-pocket maximum*:

- *Non-notification penalties*
- Cost of treatment subject to exclusions

If you fail to *precertify* your care, you may be charged a *non-notification penalty*. The *non-notification penalty* for each type of service is listed in the Benefit Highlights chart on pages 114-115, and in the following descriptions of services.

# Mental Health, Substance Abuse & EAP Services

## Network Benefits

**Outpatient Care** – The *copayment* schedule for network outpatient *covered services* is shown below:

Visits 1-4	No <i>copayment</i>
Visits 5 and over (Non-Medicare individual)	\$15 <i>copayment</i>
Visits 5 and over (Medicare OME individual)	\$10 <i>copayment</i>
Visits 5 and over (Non-Medicare group)	\$10 <i>copayment</i>
Visits 5 and over (Medicare OME group)	\$5 <i>copayment</i>

Outpatient care *cross accumulates* with EAP services. (See page 119 for a full explanation of EAP services.) You have four sessions with no *copayment* for either EAP, mental health, or substance abuse services.

Failure to *precertify* outpatient care results in a benefit reduction to the out-of-network benefit level of 80% coverage up to 15 visits per calendar year.

**In-Home Care** – In-home care is a *covered service* if *precertified*. Treatment that is not *pre-certified* but deemed to be a *covered service* receives out-of-network level reimbursement.

**Intermediate Care** – *Intermediate care* is covered if *precertified*. This includes, but is not limited to, 24-hour *intermediate care* facilities (for example, residential treatment, group homes, halfway houses, therapeutic foster care, day/partial hospital, and structured outpatient treatment programs).

*Intermediate care* that is not *precertified* but deemed to be a *covered service* receives out-of-network level reimbursement.

**Inpatient Care** – Network inpatient care deemed to be a *covered service* in a general or psychiatric hospital, or substance abuse facility if *precertified* is covered at 100% after a \$150 per calendar quarter deductible for members without Medicare and \$50 per calendar year quarter for members with Medicare Extension OME. There is a \$200 *non-notification penalty* for failure to *precertify* inpatient care.

**Drug Testing** – *Precertified* drug testing is covered as an adjunct to substance abuse treatment.

**Substance Abuse Rehabilitation Incentive Program** – Members who successfully complete all prescribed inpatient treatment and aftercare rehabilitation for substance abuse can apply for a refund for all inpatient and outpatient copays associated with their treatment.

**Psychological Testing** – Psychological testing, including neuropsychological testing, that is deemed to be a *covered service* is covered when *precertified*. Psychological testing that is not *precertified*, yet deemed to be a *covered service*, receives out-of-network level reimbursement if deemed to be a *covered service*.

## Out-of-Network Services

Care from an *out-of-network provider* is paid at a lower level than network care. Out-of-network care is subject to *deductibles*, *copayments*, and *coinsurance*. In addition, out-of-network inpatient days and outpatient visits have certain restrictions that do not apply to network benefits.

Benefits are paid based on *allowed charges* that are UBH reasonable and customary fees or negotiated fee maximums. If your *out-of-*

# Mental Health, Substance Abuse & EAP Services

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*network provider* or facility charges more than these *allowed charges*, you may be responsible for the difference, in addition to any amount not covered by the benefit.

Out-of-network mental health and substance abuse treatment is subject to a \$75 per person/\$150 per family calendar year *deductible*. Calendar year *deductibles* must be met prior to inpatient *deductibles* and *cross accumulate* between all out-of-network mental health and substance abuse benefit levels. The *out-of-pocket maximum* for out-of-network care is \$3,000 per person.

The following do not count toward the *out-of-pocket maximum*:

- Out-of-network calendar year *deductibles*
- Out-of-network inpatient *deductibles*
- *Non-notification penalties*
- Cost of treatment found not to be a *covered service*
- Cost of out-of-network outpatient services
- Charges in excess of UBH's *allowed charges*

**All out-of-network care, except outpatient care, should be precertified with UBH.** If you fail to *precertify*, your benefits may be subject to a *non-notification penalty*. If it is determined that care was not a *covered service*, no benefits will be paid.

## Out-of-Network Benefits

**Outpatient Care** – Outpatient visits deemed to be a *covered service* are paid at 80% of UBH's *allowed charges*, up to a maximum of 15 visits per calendar year after your \$75 annual *deductible* is met. Out-of-network care utilized to satisfy the annual *deductible* counts toward the 15 visit maximum. Charges paid by the covered person for outpatient

out-of-network care do not count towards the *out-of-pocket maximum*. Outpatient out-of-network care does not need to be *precertified*.

**In-Home Care** – Included in outpatient care. Visits are covered at 80% for the first 15 visits per calendar year after appropriate annual *deductibles* have been met.

**Intermediate Care** – *Intermediate care* deemed to be a *covered service* is paid at 80% after appropriate annual *deductibles* have been met.

**Inpatient Care** – Out-of-network inpatient care deemed to be a *covered service* for mental health care is paid at 80% in a general hospital and at 80% for up to 60 days per calendar year in a psychiatric hospital. Inpatient care for substance abuse treatment deemed to be a *covered service* is paid at 80% for up to 30 days per calendar year in a general hospital or substance abuse facility. Charges for care that exceed the maximum number of days will not count toward the *out-of-pocket maximum*.

Each admission to a hospital or facility is subject to a \$150 inpatient *deductible* per person in addition to the calendar year *deductible*. Failure to *precertify* inpatient care is subject to a *non-notification penalty* of \$200 if the UBH case manager determines that the care is a *covered service*. No benefits will be paid if it was found not to be a *covered service*.

**Drug Testing** – There is no coverage for out-of-network drug testing.

**See pages 119-122 for a list of Exclusions.**

# Mental Health, Substance Abuse & EAP Services

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## Enrollee Assistance Program

The Enrollee Assistance Program can help with the following types of problems:

- Breakup of a relationship
- Divorce or separation
- Becoming a step-parent
- Helping children adjust to new family members
- Death of a friend or family member
- Communication problems
- Conflicts in relationships at work
- Legal difficulties
- Financial difficulties
- Child or elder-care needs
- Aging
- Traumatic events

To use your EAP benefit, call 1-888-610-9039 toll free (TDD: 1-800-842-9489). The procedures for *precertifying* EAP care and referral to an EAP provider are the same as for mental health and substance abuse services. You will be referred by UBH clinician to a trained EAP provider and/or other specialized resource (e.g., attorneys, family mediators, dependent care services) in your community. The UBH clinician may recommend mental health and substance abuse services if the problem seems to require more extensive help than EAP services can provide.

## LawPhone

LawPhone is a free legal referral service for Commonwealth enrollees. As a member of the Commonwealth Indemnity Plan, you have free access to LawPhone Legal Referral Service offered by UBH. This service provides:

- Free, unlimited telephone consultations with an attorney

- a free, 30-minute “face-to-face” consultation with an attorney
- a 25% discount for additional services provided by an attorney

For more information or to be connected with LawPhone, call UBH toll free at 1-888-610-9039 (TDD: 1-800-842-9489).

## Network Benefits

EAP network benefits are paid according to the outpatient *copayment* schedule and *cross accumulate* with those benefits. No *copayment* is required for the first four visits, provided they have not been used for mental health and substance abuse care. If you use your first four visits as EAP sessions, all additional sessions for mental health and substance abuse services will be subject to the *copayment* schedule for outpatient treatment set forth on page 117.

## Out-of-Network Benefits

There is no coverage for out-of-network EAP services.

## What's Not Covered – Exclusions

The following exclusions apply regardless of whether the services, supplies, or treatment described in this section are recommended or prescribed by the Covered Person's provider and/or are the only available treatment options for the Covered Person's condition.

This Plan does not cover services, supplies or treatment relating to, arising out of, or given in connection with the following:

- Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of Mental Health Disorders (DSM).

## Mental Health, Substance Abuse & EAP Services

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- Prescription drugs or over the counter drugs and treatments. (Refer to your prescription drug plan to determine whether prescription drugs are a covered benefit.)
  - Services or supplies for MHSA treatment that, in the reasonable judgment of UBH are any of the following:
    - not consistent with the symptoms and signs of diagnosis and treatment of the behavioral disorder, psychological injury or substance abuse;
    - not consistent with prevailing national standards of clinical practice for the treatment of such conditions;
    - not consistent with prevailing professional research demonstrating that the service or supplies will have a measurable and beneficial health outcome;
    - typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective; or
    - not consistent with UBH's Level of Care Guidelines or best practices as modified from time to time.
- UBH may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information.
- Unproven, investigational or experimental services – services, supplies, or treatments that are considered unproven, investigational, or experimental because they do not meet generally accepted standards of medical practice in the United States. The fact that a service, treatment, or device is the only available treatment for a particular condition will not result in it being a *Covered Service* if the service, treatment, or device is considered to be unproven, investigational, or experimental.
  - Custodial Care except for the acute stabilization of the Covered Person and returning the Covered Person back to his or her baseline levels of individual functioning. Care is determined to be custodial when:
    - it provides a protected, controlled environment for the primary purpose of protective detention and/or providing services necessary to assure the Covered Person's competent functioning in activities of daily living; or
    - it is not expected that the care provided or psychiatric treatment alone will reduce the disorder, injury or impairment to the extent necessary for the Covered Person to function outside a structured environment. This applies to Covered Persons for whom there is little expectation of improvement in spite of any and all treatment attempts.
  - Covered Persons whose repeated and volitional non-compliance with treatment recommendations result in a situation in which there can be no reasonable expectation of a successful outcome.
  - Neuropsychological testing for the diagnosis of attention deficit disorder.
  - Examinations or treatment, unless it otherwise qualifies as Behavioral Health Services, when:
    - required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption;
    - ordered by a court except as required by law;
    - conducted for purposes of medical research; or
    - required to obtain or maintain a license of any type.

## Mental Health, Substance Abuse & EAP Services

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- Herbal medicine, holistic or homeopathic care, including herbal drugs, or other forms of alternative treatment as defined by the Office of Alternative Medicine of the National Institutes of Health.
  - Nutritional counseling, except as prescribed for the treatment of primary eating disorders as part of a comprehensive multimodal treatment plan.
  - Weight reduction or control programs (unless there is a diagnosis of morbid obesity and the program is under medical supervision), special foods, food supplements, liquid diets, diet plans or any related products or supplies.
  - Services or treatment rendered by unlicensed providers, including pastoral counselors (except as required by law), or which are outside the scope of the providers' licensure.
  - Personal convenience or comfort items including, but not limited to, such items as TVs, telephones, computers, beauty/barber service, exercise equipment, air purifiers or air conditioners.
  - Light boxes and other equipment, including durable medical equipment, whether associated with a behavioral or non-behavioral condition.
  - Private duty nursing services while confined in a facility.
  - Surgical procedures including but not limited to sex transformation operations.
  - Smoking cessation related services and supplies.
  - Travel or transportation expenses unless UBH has requested and arranged for the Covered Person to be transferred by ambulance from one facility to another.
  - Services performed by a provider who is a family member by birth or marriage, including spouse, brother, sister, parent or child.
- This includes any service the provider may perform on himself or herself.
- Services performed by a provider with the same legal residence as the Covered Person.
  - Behavioral Health Services for which the Covered Person has no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Plan.
  - Charges in excess of any specified Plan limitations.
  - Any charges for missed appointments.
  - Any charges for record processing except as required by law.
  - Services provided under another plan and services or treatment for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. This includes, but is not limited to, coverage required by workers' compensation, no-fault auto insurance, or similar legislation. If coverage under workers' compensation or a similar law is optional for the Covered Person because the Covered Person could elect it or could have it elected for him or her, benefits will not be paid if coverage would have been available under the workers' compensation or similar law had that coverage been elected.
  - Behavioral Health Services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country when the Covered Person is legally entitled to other coverage.
  - Treatment or services received prior to the Covered Person being eligible for coverage under the Plan or after the date the Covered Person's coverage under the Plan ends.





# Appendices

**Appendix A: Member Confidentiality Statement**

**Appendix B: What You Should Know When You Use Non-Massachusetts Providers  
(for non-Medicare eligible retirees only)**

**Appendix C: Bill Checker Form (for non-Medicare eligible retirees only)**

**Appendix D: Claim Form**

**Appendix E: Interpreting and Translating Services**



## MEMBER CONFIDENTIALITY STATEMENT

### UniCARE Life & Health Insurance Company Commonwealth Indemnity Plan

UniCARE, protects the confidentiality of its members' personal, financial and health information as required by law, accreditation standards and its internal policies and procedures. This Member Confidentiality Statement explains your rights, our legal duties and our privacy practices.

#### Your Financial Information

In order to conduct health insurance activities, we collect and use several different types of financial information. This includes information that you provide directly to us on applications or other forms, such as your name, address, age, and information about dependents. We accumulate information about your transactions with our affiliates, others, or us such as policy coverage, premiums, and payment history. We also retain any information we may receive from a consumer-reporting agency such as your credit history.

We use physical, electronic, and procedural safeguards to protect your confidential information. We make it available only to our employees, affiliates or others who need it to service or maintain your policy, to conduct insurance transactions and functions, or for other legally permitted or required purposes.

#### Your Health Information

THIS INFORMATION DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We collect, use and disclose information provided by and about you for health care payment and operations, or when we are otherwise permitted or required by law to do so.

**For Payment:** We may use and disclose information about you in managing your account or benefits, and paying claims for medical care you receive through your plan. For example, we maintain information about your premium and deductible payments. We may also provide information to a doctor's office to confirm your eligibility for benefits, or we may ask a hospital for details about your treatment so that we may review and pay the claim for your care.

**For Health Care Operations:** We may use and disclose medical information about you for our operations. For example, we may use information about you to review the quality of care and services you receive; to provide you case management or care coordination services, such as for asthma, diabetes, or traumatic injury; or to seek accreditation.

We may contact you to provide information about treatment alternatives or other health-related benefits and services. For example, when you or your dependents reach a certain age, we may notify you about additional products or programs for which you may become eligible, such as Medicare supplements or individual coverage. We may also notify you about routine medical check-ups and tests. We may, in the case of some group health plans, share limited health information with your employer or other organizations that help pay for your membership in the plan, in order to enroll you, or to permit the plan sponsor to perform plan administrative functions. Plan sponsors that receive this information are required by law to have safeguards in place to protect it from inappropriate uses.

### **As Permitted or Required by Law:**

Information about you may be used or disclosed to regulatory agencies, such as during audits, licensure or other proceedings; for administrative or judicial proceedings; to public health authorities; or to law enforcement officials, such as to comply with a court order or subpoena.

**Authorization:** Other uses and disclosures of protected health information will be made only with your written permission, unless otherwise permitted or required by law. You may revoke this authorization, at any time, in writing. We will then stop using your information for that purpose. However, if we have already used your information based on your authorization, you cannot take back your agreement for those past situations.

### **Your Rights**

Under regulations effective April 2003, you have the following rights over your health information. Under these rules, you have the right to:

- Send us a written request to see or get a copy of information that we have about you, or amend your personal information that you believe is incomplete or inaccurate. If we did not create the information, we will refer you to the source, such as your physician or hospital.
- Request additional restrictions on uses and disclosures of your health information. We are not required to agree to these requests.
- Request that we communicate with you about medical matters using reasonable alternative means or at an alternative address, if communications to your home address could endanger you.
- Receive an accounting of our disclosures of your medical information, except when those disclosures are made for treatment, payment or health care operations, or the law otherwise restricts the accounting. We are not required to give you a list of disclosures made before April 14, 2003.

### **Complaints**

If you believe your privacy rights have been violated, you have the right to file a complaint with us, or with the federal government. You will not be penalized for filing a complaint.

### **Copies and Changes**

You have the right to receive an additional copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy.

We reserve the right to revise this notice. A revised notice will be effective for information we already have about you as well as any information we may receive in the future.

We are required by law to comply with whatever privacy notice is currently in effect. We will communicate any changes to our notice through subscriber newsletters, direct mail, and/or our website.

### **Contact Information**

If you want to exercise your rights under this notice or if you wish to communicate with us about privacy issues or to file a complaint with us, please contact the Commonwealth Service Center at 1-800-442-9300.

## **What You Should Know When You Use Non-Massachusetts Providers**

This appendix contains important information about how the Commonwealth Indemnity Plan pays for services you receive from health care providers located outside of Massachusetts. This information applies to you if:

1. you reside outside of Massachusetts – either permanently or for more than four consecutive weeks of the year – and receive services from non-Massachusetts providers, or
2. you have an eligible dependent who attends school outside of Massachusetts who receives services from non-Massachusetts providers

### **How the Plan Reimburses Out-of-state Providers**

The Plan pays out-of-state providers according to fee schedules that establish the reasonable and customary allowed rates for payment of services. The payments in the fee schedules are consistent with what other plans pay providers. Charges in excess of the fee schedule amounts will not be considered for payment, as they will exceed these allowed amounts.

### **Helping You to Avoid Balance Billing**

A provider might balance bill you for the difference between the payment made by the Plan according to the fee schedules and the amount the provider charged. To help you avoid balance billing from such providers, the Plan offers contracted providers outside of Massachusetts that you or your eligible student dependent can access for health care services, depending on where you live. These providers accept the Plan's fee schedules as payment in full and agree not to balance bill you.

For more information on these contracted providers and how to use them, contact the

Commonwealth Service Center at 1-800-442-9200. You can also e-mail the Plan from its web site at [www.unicare-cip.com](http://www.unicare-cip.com).

### **Other Ways to Avoid Balance Billing**

Here are two additional ways you can manage or even avoid balance billing:

***Use Massachusetts Providers for Your Health Care Whenever Possible*** – If you are planning any elective health care services, or need to schedule a medical or surgical procedure, you should consider using Massachusetts providers for that care whenever possible. These providers are prohibited by Massachusetts law from balance billing members of the Commonwealth Indemnity Plan for amounts above the allowed amounts established in the fee schedules.

The Plan encourages you to plan ahead, scheduling medical care in Massachusetts before you go away, or upon your return. This will guarantee that you don't get balance billed.

***Discuss the Balance Bill with Your Out-of-State Provider*** – Ask your provider to consider accepting the allowed amount from the Plan as payment in full for his or her services. The Commonwealth Indemnity Plan's fee schedules for out-of-state providers are intended to provide adequate compensation for services, at a level similar to – and even higher than – what providers are receiving from many other health insurance plans in the area. Additionally, the Plan pays providers promptly; nearly 100% of provider claims are paid within 14 days of their receipt.

### **For More Information**

If you would like further information about how to avoid being balance billed by non-Massachusetts providers, please contact the Plan at 1-800-442-9300, or e-mail us from our web site, [www.unicare-cip.com](http://www.unicare-cip.com).





## BILL CHECKER PROGRAM

Enrollee ID #: \_\_\_\_\_

Patient Name: \_\_\_\_\_

Hospital Name: \_\_\_\_\_

Date of Service: \_\_\_\_\_

Inpatient Y ☐ N ☐      Outpatient Y ☐ N ☐

Attach a photocopy of both the initial and revised bills.

Mail to:      Commonwealth Service Center  
                 P.O. Box 9016  
                 Andover, MA 01810-0916

Remember, the Bill Checker Program gives you the opportunity to share in any savings resulting from errors you detect on your bills. Services not covered under the Commonwealth Indemnity Plan and duplicate claims will not be reviewed under the Bill Checker Program.





UNICARE LIFE & HEALTH INSURANCE COMPANY  
ANDOVER SERVICE CENTER  
CLAIMS DEPARTMENT  
P.O. BOX 8018  
ANDOVER, MA 01810-0818  
1-800-442-9500



CONTROL 26685 / 08138 \*

**SECTION 1:** You must complete this section when filing a claim.

**Medicare Beneficiary**

After Medicare pays its portion of a claim for medical charges, please complete Section 1, attach the explanation of Medicare payment and/or any bill that indicates the total provider charge, the Medicare allowed charge as well as the Medicare payment, and send to UniCare.

**Non-Medicare Enrollee**

Please complete Sections 1, 2, and 3 in order to receive prompt reimbursement. Section 4 can be completed by your physician or an itemized bill can be submitted in place of Section 4.

**SECTION 2:** If you are a Medicare Beneficiary, please skip Form

Your Date of Birth		Male <input type="checkbox"/> Female <input type="checkbox"/>		Marital Status (Check one) <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated	
Name of Spouse		Spouse's Date of Birth		Name and Address of Spouse's Employer	
Is Claim For Your Spouse/Dependent? <input type="checkbox"/> No <input type="checkbox"/> Yes	Name of Dependent If Other Than Spouse	Relationship To You <input type="checkbox"/> Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Other <input type="checkbox"/> Spouse		Dependent's Date of Birth	Is Your Dependent Married? <input type="checkbox"/> No <input type="checkbox"/> Yes Full-Time Student? <input type="checkbox"/> No <input type="checkbox"/> Yes Employed Full-Time? <input type="checkbox"/> No <input type="checkbox"/> Yes
Date of First Treatment For This Illness or Injury				Name and Address of Doctor (Please Print)	
Is This Condition Due to an Injury? <input type="checkbox"/> No <input type="checkbox"/> Yes	Is This Condition Due to an Occupational Injury or Disease? <input type="checkbox"/> No <input type="checkbox"/> Yes		Date of Injury	Where Did It Occur?	
Describe How Accident Happened					
Are You, Your Spouse or Your Dependent Children in Any Other Health Benefit Plan Including Medicare? <input type="checkbox"/> No <input type="checkbox"/> Yes		If Yes, Name of Member/Subscriber (If different from Patient)		Relationship to Patient	Other Group/Policy/Contract No.
Member/Subscriber Soc. Sec. No.		Name and Address of Other Plan Claim Payment Office			

In consideration of benefits payment under this Group Policy, without reduction for any right of recovery under the Worker's Compensation Act, I assign to the UniCare Life & Health Insurance Company my right, title, and interest to any recovery of Workers' Compensation benefits for this disease or injury, however recovered, to the extent of benefits paid under this Group Policy.

I authorize any physician or other medical professional, hospital or other medical care institution, insurer, medical or hospital service or prepaid health plan, employer or group policyholder, contractholder or benefit plan administrator to disclose to UniCare Life & Health Insurance Company or any plan administrator, consumer reporting agency, or attorney acting on UniCare Life & Health Insurance Company's behalf, any medical information and any employment related information regarding the patient. This information will be used only to evaluate and administer claims for benefits.

This authorization is valid for the duration of the claim.

I know I have a right to receive a copy of this authorization and that a photographic copy is as valid as the original.

Any person who knowingly files a statement of claims containing false, incomplete or misleading information with intent to injure, defraud, or deceive any insurance company is guilty of a crime.

\_\_\_\_\_  
Employee's/Retiree's Signature

\_\_\_\_\_  
Patient Signature, if patient is not  
employee (Parent, if patient is a minor)

\_\_\_\_\_  
Date

\*UniCare does not insure benefits under control number 08138. Your employer is solely responsible for determination of entitlement to, and payment of, any amounts due under the plan.

SECTION A			PATIENT INFORMATION	
<b>Patient's Name</b> Last First MI			<b>Patient's Sex</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Patient's Relationship to Employer/Policy</b> <input type="checkbox"/> Self <input type="checkbox"/> Child <input type="checkbox"/> Spouse <input type="checkbox"/> Other
<b>Patient's Street Address</b>			<b>Patient's Date of Birth</b>	<b>Was Condition Related To</b> <b>Patient's Employment</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>An Auto Accident</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Other Health Insurance Coverage - Enter Name of Policyholder and Plan Name and Address and Policy or Medical Assistance Number (including Medicaid, Medicare)</b>			<b>Insured's I.D. No. (S.S. No.)</b>	<b>Insured's Group No. (Or Group Name)</b>
<b>Patient's or Authorized Person's Signature</b> I Authorize the Release of any Medical Information Necessary to Process this Claim  X			<b>Insured's Name</b>	
<b>The GSC Indemnity Plan will pay benefits directly to the provider unless a receipted bill is attached.</b>			<b>Insured's Address</b>	

SECTION B							PHYSICIAN OR SUPPLIER INFORMATION				
<b>Date of Illness (First Symptom) or Injury (Accident) or Pregnancy (LMP)</b>		<b>Date First Consulted You For This Condition</b>		<b>Patient ever had same or similar symptoms?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Dates of Total Disability</b> From Through		<b>Dates of Partial Disability</b> From Through			
<b>Name of Referring Physician</b>				<b>For Services Related to Hospitalization Give Hospitalization Dates</b> <b>ADMITTED</b> <b>DISCHARGED</b>							
<b>Name &amp; Address of Facility Where Services Rendered (If other than home or office)</b>				<b>Was Laboratory Work Performed Outside Your Office?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>CHARGES</b>				<b>Date Patient Able to Return to Work</b>			
<b>Diagnosis or Nature of Illness or Injury, RELATE ICD9 TO PROCEDURES IN COLUMN D BY REFERENCE TO NUMBERS 1, 2, 3, ETC. OR ICDX CODE</b> 1. 2. 3. 4.											
Date of Service	Place of Service*	Fully Describe Procedures, Medical Services or Supplies Furnished for Each Date Given Procedure Code (Specify Usual Service or Condition)			D Diagnosis Code ICD9	Charges					
<b>Signature of Physician or Supplier</b>				<b>Questions 7, 8 &amp; 9 Must Be Answered Under Authority of Law.</b>		<b>Total Charge</b>		<b>Amount Paid</b>		<b>Balance Due</b>	
<b>Signed</b> <b>Date</b>				<b>7. Your Soc. Sec. No.</b>		<b>8. Physician's or Supplier's Name, Address, Zip Code &amp; Telephone No.</b>  <b>9. Your Employer ID. No.</b>  <b>I.D. No.</b>					
<b>Your Patient's Account No.</b>				<b>9. Your Employer ID. No.</b>							

\*PLACE OF SERVICE CODES

1- (H) -INPATIENT HOSPITAL  
2- (CH) -OUTPATIENT HOSPITAL  
3- (O) -DOCTOR'S OFFICE

4- (H) -PATIENT'S HOME  
5- (D) -DAY CARE FACILITY (PSY)  
6- (N) -NIGHT CARE FACILITY (PSY)

7- (H) -NURSING HOME  
8- (CH) -SKILLED NURSING FACILITY  
9- (A) -AMBULANCE

0- (OL) -OTHER LOCATIONS  
1- (IL) -INDEPENDENT LABORATORY  
2- (OM) -OTHER MEDICAL/SURGICAL FACILITY

## Interpreting and Translating Services

If you need a language interpreter when you contact the Commonwealth Service Center, a customer service representative will access a language line and connect you with an interpreter who will translate your conversation with the representative. If you are deaf or hard of hearing and have a TDD machine, you can contact the Commonwealth Indemnity Plan by calling its telecommunications device for the deaf (TDD) line at 1-800-322-9161 or 1-978-474-5163.

Si usted necesita un intérprete (un traductor) de su idioma para comunicarse con el Commonwealth Service Center (Centro de Servicios de la Commonwealth), el representante de atención al cliente que le atiende a usted se pondrá en contacto telefónico con un intérprete, el cual traducirá lo que ambos digan y hará posible su conversación con dicho representante. Si usted es sordo o duro de oído y tiene una máquina TDD, póngase en contacto con el Commonwealth Indemnity Plan (Plan de Indemnidad de la Commonwealth) llamando a su línea TDD de telecomunicaciones para sordos: 1-800-322-9161 ó 1-978-474-5163.

Serviços de Interpretação e Tradução  
Se você precisar de um intérprete para uma outra língua quando você entrar em contato com o Commonwealth Service Center, um representante do serviço ao consumidor irá acessar uma linha de línguas e conectá-lo com um intérprete que irá traduzir sua conversa com o representante. Se você for surdo ou tiver dificuldade para escutar e tiver uma máquina de TDD, você pode contactar o Commonwealth Indemnity Plan telefonando para a linha do seu dispositivo de telecomunicações para os surdos (TDD) no número 1-800-322-9161 ou 1-978-474-5163.

Si vous avez besoin d'un interprète lorsque vous contactez le Commonwealth Service Center, un représentant du service clientèle se connectera alors à un service d'interprétation par téléphone et vous mettra en relation avec un interprète qui traduira votre conversation. Si vous êtes sourd ou malentendant et que vous possédez un appareil TDD (Telecommunications Device for the Deaf, appareil de télécommunication pour sourds et malentendants), vous pouvez contacter le Commonwealth Indemnity Plan en appelant leur service TDD au 1-800-322-9161 ou 1-978-474-5163

Se avete bisogno di un interprete quando prendete contatto con il centro di servizio della comunità, un rappresentante servizio clienti si metterà allora in linea con il servizio d'interpretazione e vi metterà in relazione con un interprete che farà la traduzione della vostra conversazione. Se debole d'udito o sordo e possedete un apparecchio TDD (dispositivo Telecomunicazioni per sordi) potete prendere contatto con il piano d'indennità della comunità telefonando al loro servizio TDD al 1-800-322-9161 o al 1-978-474-5163.

Si w bezwen yon entèprèt pou lang lè w kontakte Commonwealth Service Center, yon reprezantan sèvis kliyantèl la pral kontakte yon liy pou lang, epi lap kontekte w ak yon entèprèt ki pral tradwi konvèsasyon w ak reprezantan an. Si w pa kapab tandè byen, epi ou gen yon machin TDD, ou ka kontakte Commonwealth Indemnity Plan si w rele nimewo aparèy telekomunikasyon pou moun soud la (TDD), ki se 1-800-322-9161, oswa 1-978-474-5163.

## 口笔译服务

如果您需要口译,与州服务中心联系后,客户服务代表会接通语言线路,为您联系上口译者,他(或她)会直接翻译您与服务代表之间的对话。如果您失聪或听力有困难,使用 TDD 机,您可以与州保障计划处联系,它为失聪人设置的电讯线路(TDD)是: 1-800-322-9161 或 1-978-474-5163。

## Υπηρεσίες Μετάφρασης και Ιερμηνείας

Αν χρειάζεστε μεταφραστική γλώσσας όταν επικοινωνείτε με το Κέντρο Εξυπηρέτησης της Κοινωνικής, ένας αναπρόσωπος εξυπηρέτησης πελατών θα σας συνδέσει με έναν διερμηνέα μέσω τηλεφωνικής γραμμής, ο οποίος θα μεταφράσει τη συζήτηση σας με τον αναπρόσωπο. Α είστε κοινωφάλογος ή πάσχετε από βλαπηκόια και έχετε μηχανή TTY, μπορείτε να επικοινωνήσετε με το Πρόγραμμα Αποζημίωσης της Κοινωνικής τηλεφωνώντας στην τηλεπικοινωνιακή γραμμή για κοινούς (TTY) στο 1-800-322-9161 ή 1-978-474-5163.

សេវាបកប្រែផ្ទាល់មាត់ និងបកប្រែអត្ថបទ

ប្រសិនបើលោក-អ្នកត្រូវការអ្នកបកប្រែផ្ទាល់មាត់សម្រាប់ការប្រជុំ

នៅពេលដែលលោក-អ្នកទាក់ទងមជ្ឈមណ្ឌលសេវាបកប្រែ

សហគមន៍ ឯករាជ្យសេវាសម្រាប់អ្នកដែលប្រើប្រាស់ទូរស័ព្ទ ឬ

ផ្នែកភាសា ហើយឮ ឬ មិនឮ លោក-អ្នកនៅ អោយអ្នកបកប្រែសម្រាប់

ដែលនឹងជួយបកប្រែជូនអ្នកក្នុងការសន្ទនាជាមួយអ្នកសម្រាប់ការប្រជុំ

ប្រសិនបើលោក-អ្នកមិន ឬ ខ្សោយក្នុងការឆ្លើយ ហើយប្រើប្រាស់របាយ

(TDD) នោះ ជួយម៉ាស៊ីនដើម្បីជំនួសការសម្រាប់សហគមន៍

ដោយហៅទូរស័ព្ទទូរស័ព្ទ ឬលេខ 1-800-322-9161

ឬ 1-978-474-5163 ដើម្បីជំនួសរបាយជំនួយផ្ទាល់មាត់មុនមុន

## خدمات الترجمة

إذا كنت بحاجة لمترجم عند اتصالك بمركز خدمات الكومنولث ، ستقوم المندوب بنحوذك لمترجم ليقوم بالترجمة بينك وبين المندوب. إذا كنت أصم أو تعاني من ضعف في السمع ولديك جهاز TDD, يمكنك الاتصال بـ Commonwealth Indemnity Plan عن طريق خط TDD على الرقم 1-800-322-9161 أو 1-978-474-5163.

## ສູນ ບໍລິການແປພາສາ

ຖ້າທ່ານຕ້ອງການຜູ້ແປພາສາ ໃຫ້ທ່ານຕິດຕໍ່ກັບ

ສູນບໍລິການ ຄ້າມອນເລອ ຜູ້ຕາງໜ້າສູນ

ໃຫ້ບໍລິການລູກຄ້າ ຈະສົ່ງເຂົ້າສາຍພາສາ ແລະ

ຕໍ່ສາຍຂອງທ່ານ ກັບຜູ້ ແປພາສາ ຊຶ່ງເປັນຜູ້ຈະ

ແປການສົນທະນາຂອງທ່ານກັບຜູ້ຕາງໜ້າ.

ຖ້າທ່ານຫຼຸນອກ ຫລືວິງຍາກ ແລະມີເຄື່ອງຊ່ວຍ

ສຶງ(TDD), ທ່ານສາມາດຕິດຕໍ່ກັບໂຄງການ

ເງິນຊົດເຊີຍຂອງສູນບໍລິການຄ້າມອນເລອ

ໂດຍໂທລະສັບໄປທີ່ເຄື່ອງໂທລະສານສຳລັບ

ສາຍຄົ້ນຫຼຸນອກ (TDD) ໄດ້ທີ່ເບີ 1-800-322-9161

ຫລື 1-978-474-5163.

## Услуги Устного и Письменного Перевода

Если Вам необходимы услуги перевода для контакта с Центром Услуг штата Massachusetts (Commonwealth Service Center), специалист по работе с клиентами соединит Вас с переводчиком, который будет переводить Ваш диалог. Если Вы глухи или имеете нарушения слуха, Вы можете связаться с Программой Компенсации штата Massachusetts (Commonwealth Indemnity Plan), позвонив на их телекоммуникационное устройство для глухих (TDD) по номерам 1- 800-322-9161 или 1-978-474-5163.

- 
- Acne, [77](#)
  - Acupuncture, [77](#)
  - Acute Care, [82](#)
  - Allowed Amount, [45, 82](#)
  - Allowed Charge, [45, 82](#)
  - Ambulance, [62, 67, 80](#)
  - Ancillary Services, [26, 50, 82](#)
  - Appeal Rights, [14-15, 22, 47-48, 52](#)
  - Application for Coverage, [88](#)
  - Assistant Surgeon, [80, 82](#)
  - Attempts (IVF), [82](#)
  - Benefit Highlights, [25-34, 55-64](#)
  - Bereavement Counseling, [62](#)
  - Bill Checker Program, [12-13, Appendix C](#)
  - Birth Control – [see Family Planning Services](#)
  - Book Symbol , [25, 55](#)
  - Blood Pressure Cuffs, [77](#)
  - Bone Density Testing, [80](#)
  - Braces, [64, 68](#)
  - Cardiac Rehabilitation, [68, 82](#)
  - Chair Car, [77](#)
  - Chemotherapy, [29, 59](#)
  - Chiropractic Care, [17, 21, 30, 60](#)
  - Chronic Disease Facility, [24, 57, 66](#)
  - CIC, [82](#)
  - Circumcision, [68](#)
  - Claim Review Process, [13, 46](#)
  - Claims Inquiry, [13-14, 47-48](#)
  - Clinical Trials, [75](#)
  - COBRA, [93-94](#)
  - Coinsurance, [9, 44](#)
  - Computer Symbol , [4, 25, 40, 55](#)
  - Confidentiality, [7, 42, Appendix A](#)
  - Contact Lenses, [34, 64](#)
  - Continued Coverage, [90, 91-94](#)
  - Coordination of Benefits (COB), [95-97](#)
  - Copayments, [9, 44](#)
  - Coronary Artery Disease, Secondary Prevention Program, [23, 32, 54, 62, 82](#)
  - Cosmetic Procedures/Services, [80, 82](#)
  - Coverage Begins & Ends, [89-90](#)
  - Custodial Care, [77, 82](#)
  - Death of an Employee, [90](#)
  - Deductibles, [8-9, 43-44](#)
  - Dental Services, [77-80](#)
  - Dependent, [82](#)
  - Diabetic Treatment and Supplies, [68-69](#)
  - Diagnostic Laboratory Testing, [27, 28, 56, 57, 58, 59, 71](#)
  - Dialysis Services, [98](#)
  - Dietary Counseling – [see Nutritional Counseling](#)
  - Divorce, [92](#)
  - Durable Medical Equipment, [17, 20, 33, 50, 52, 58, 75, 82](#)
  - Early Intervention Services, [62, 69, 82](#)
  - EKGs, [81](#)
  - Eligibility – [see Coverage Begins & Ends](#)
  - Emergency Treatment, [27-30, 57, 67, 82](#)
  - End Stage Renal Disease, [98](#)
  - Enteral Therapy, [82](#)
  - Exclusions, [45-47, 77-79](#)
  - Experimental or Investigational Procedures, [78, 82](#)
  - Eye Exams – [see Vision Care](#)
  - Eyeglasses, [34, 64, 81](#)
  - Family Planning Services, [34, 64, 69, 82](#)
  - Filing Deadlines, [12, 46](#)
  - Foot Care, [73](#)
  - Full-time Student Coverage, [82, 89](#)
  - Grievance Process, [14, 22, 47-48, 52](#)
  - Gynecological Exams, [61, 70](#)
  - Healthwise Knowledgebase, [24, 54](#)
  - Hearing Aids, [34, 64, 70, 78](#)
  - Hemodialysis – [see Dialysis Services](#)
  - Home Health Care, [50, 52, 61, 70, 82](#)
  - Home Infusion Therapy, [17, 21, 31, 50, 52, 61, 82](#)
  - Hospice, [32, 62, 74, 82](#)
  - Hospital, Inpatient, [17, 20, 26, 39, 50, 51, 56-57, 66, 82](#)
  - Human Organ Donor Charges, [73](#)
  - ID Cards, [6, 41](#)
  - Immunizations, [31, 61](#)
  - Infertility Treatment, [70, 78, 82](#)
  - Interpreting and Translating Services, [7, 42, Appendix E](#)
  - In Vitro Fertilization, [71, 78, 81](#)
  - IVF – [see In Vitro Fertilization](#)
  - Lab Tests -[see Diagnostic Laboratory Testing](#)
  - Legal Action, [13, 46](#)
  - Limitations, [80-81, 27, 35, 57, 66, 78](#)
  - Making Healthy Decisions, [23-24, 54](#)
  - Managed Care Program, [16-24, 49-54](#)
-

# Index

---

- Manipulative Therapy, [17, 21, 30, 71, 78, 82](#)
- Massage Therapy, [78](#)
- Massachusetts Board of Registration, [4](#)
- Maternity Stays, [17, 21](#)
- MedCall, [23, 54](#)
- Medical Case Management, [22-23, 53-54](#)
- Medically Necessary, [77, 82](#)
- Medical Supplies, [86](#)
- Medical Services [67-73](#)
- Medicare Parts A and/or B, [38, 97](#)
- Mental Health, Substance Abuse and EAP Services, [105-122](#)
- Midwife, [68](#)
- Non-Emergency Treatment, [28](#)
- Notification Requirements, [17-19, 50](#)
- Nursing Home – [see Skilled Nursing Facility](#)
- Nutritional Counseling, [78](#)
- Occupational Injury, [86](#)
- Occupational Therapy, [17, 21, 29, 59, 71, 86](#)
- Office of Patient Protection, [15, 22, 98](#)
- Oral Surgery – [see Dental Services](#)
- Orthoptics – [see Vision Care](#)
- Orthotics, [71, 81, 82](#)
- Out-of-Pocket Maximum, [10, 44-45](#)
- Outpatient Medical Care, [29, 59](#)
- Oxygen, [71](#)
- Pap Smear Tests – [see Preventive Care](#)
- Pediatric Care – [see Preventive Care](#)
- Personal Emergency Response System (PERS), [33, 63, 74](#)
- Physical Exams – [see Preventive Care](#)
- Physical Therapy, [17, 21, 29, 59, 71, 82](#)
- Physician Services, [30, 60, 71, 82](#)
- Plastic Surgery – [see Cosmetic Services](#)
- Preferred Vendor, [82](#)
- Prescription Drugs, [7, 78, 99-105](#)
- Preventive Care, [61, 72](#)
- Private Duty Nursing, [17, 21, 30, 50, 60, 72, 79](#)
- Private Rooms Charges, [26, 56](#)
- Provider Reimbursement, [10-11, 45, Appendix B](#)
- Prostheses, [34, 63, 72, 87](#)
- Quality Centers, [22-23, 26, 56](#)
- Radiology, [27, 28, 29, 57, 58, 59, 72](#)
- Reasonable & Customary Allowed Amount, [10, 87](#)
- Reasonable & Customary Charge, [10, 45, 87](#)
- Reconstructive Surgery, [36, 67, 87](#)
- Respite Care, [87](#)
- Restorative Surgery, [36, 67, 87](#)
- Right of Recovery, [97](#)
- Right of Reimbursement, [13, 47](#)
- Selected Procedure Review, [???](#)
- Senior Employees Eligible for Medicare, [??](#)
- Skilled Care, [87](#)
- Skilled Nursing Facility (SNF), [27, 57, 66, 82, 87](#)
- Smoking Cessation Programs, [79](#)
- Special Enrollment Conditions, [90](#)
- Speech Therapy, [29, 59, 73](#)
- Student Coverage – [see Full-time Student Coverage](#)
- Sub-acute Care, [27, 57, 66](#)
- Surgery, [18-19, 21, 28, 58, 67, 88](#)
- Telephone Numbers, [7](#)
- Telephone Symbol ☎, [2, 25, 39, 55](#)
- Temporomandibular Joint Disorder (TMJ), [81, 88](#)
- Termination – [see Coverage Begins & Ends](#)
- TMJ – [see Temporomandibular Joint Disorder](#)
- Transitional Care Facility, [27, 57, 66](#)
- Transplant Services, [17, 22-23, 15, 50, 53, 56, 73](#)
- Urgent Care, [88](#)
- Utilization Management Program, [20-22, 51-52](#)
- Vision Care, [79](#)
- Visiting Nurse Associations, [17, 31, 50, 88](#)
- Visual Therapy – [see Vision Care](#)
- Web Site Access, [4, 39](#)
- Weight Loss Programs, [81](#)
- Wigs, [81](#)
- Work Related Injuries – [see Occupational Injury](#)
- Workers' Compensation – [see Occupational Injury](#)



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